Employment Security REVIEW

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UNEMPLOYMENT INSURANCE IN A PERIOD OF FULL EMPLOYMENT

RELATION OF UI TO A CHANGING ECONOMY, Robert C. Goodwin 3

FINANCIAL POLICY IN A PERIOD OF LOW UNEMPLOYMENT INSURANCE DISBURSEMENTS, E. J. Eberling 6

REAPPRAISING CLAIMANTS' SKILLS AND CHANNELING THEM TO ESSENTIAL JOBS, Edward S. Nelson 9

EFFICIENT LOW-COST SERVICE TO CLAIMANTS AND EMPLOYERS, Joseph J. Gibbons 12

KEEPING UP OUR GUARD AGAINST FRAUD, James O. Reimel 15

BENEFIT POLICIES IN RELATION TO RECRUITMENT OF OLDER WORKERS, HANDICAPPED, AND MINORITY GROUPS, George J. Barry 19

EFFECT OF 1951 AMENDMENTS ON BENEFIT RIGHTS OF WORKERS, Helen S. Cunningham 21

EMPLOYMENT SECURITY—A STABILIZING FORCE, Maurice J. Tobin 26

EMPLOYMENT OF DEAF WORKERS, B. M. Schowe, LHD 29

UNITED STATES DEPARTMENT OF LABOR

MAURICE J. TOBIN, Secretary

BUREAU OF EMPLOYMENT SECURITY • UNITED STATES EMPLOYMENT SERVICE

ROBERT C. GOODWIN, Director

Washington 25, D. C.

In This Issue

Is the role of UI affected by a period of high level employment? The fact is that normal causes of unemployment still operate while a transition to a defense economy presents new risks. UI continues its usual role and has a contribution to make to the defense economy. p. 3.

THE lesson learned from the recession of 1949 and early 1950 is that UI financing requires long-range consideration; that income should be maintained during good times so that reserves for benefits will be available in less favorable periods. p. 6.

WHY are people still unemployed while all kinds of jobs go begging? How can the ES help them to find work? Edward S. Nelson, of Washington, analyzes the reasons for this contradictory situation and suggests a solution. He feels that a reappraisal of skills and changes in job requirements will expedite the channeling of unemployed workers into essential jobs. p. 9.

THIS "breathing spell" in the claims workload is the time to find ways to improve job quality, clarify and strengthen procedures, and discover the soundest economical methods so that when an increased workload develops it can be handled efficiently, economically, and without sacrifice of quality. Joseph J. Gibbons speaks from experience in the Connecticut agency. p. 12.

WE must be ever alert against fraud in the enforcement of the UI Act and let the public know that effective fraud investigations are being made, says James O. Reimel, of California, as he details his State's 5-point program of fraud detection and prevention. p. 15.

HELEN S. CUNNINGHAM, of the Bureau staff in Washington, sums up the effect of the UI amendments passed by State legislatures during 1951. About half the States liberalized benefit provisions in one way or another. p. 21.

BENEFIT policies and recruitment are related, especially in the case of older, handicapped and minority group workers. Each of these groups has its own specific problems in the search for work. Benefit policies should be flexible enough to consider varying individual circumstances and changing labor market conditions. p. 19.

REPRODUCED in this issue is the address of the Secretary of Labor at the October meeting of the Interstate Conference of Employment Security Agencies in Miami Beach, Fla. He stresses the role of the employment security agencies in manpower mobilization and the stabilizing influence of the programs entrusted to the BES and affiliated State agencies. p. 26.

DR. BEN SCHOWE, Labor-Economics Specialist, Firestone Tire & Rubber Co., gives us the benefit of over 40 years of experience in resolving the employment problems of deaf persons. His "Guide Lines" will prove invaluable for all professional workers who deal with deaf people. p. 29.

Well Done!

COL. T. G. MCFARLAND, Commanding Officer of the United States Naval Retraining Command, Naval Base, Portsmouth, N. H., sent the following letter of commendation to Mr. Francis P. Tucker, of the N. H. State Employment Service Office. Staff members everywhere who serve the public interest through employment security offices will share Mr. Tucker's satisfaction in this fine tribute:

It is with pleasure that I take this opportunity to commend you for your outstanding work in the public interest.

Since its inception on 25 July 1947, you have conducted a job counseling and placement program as an integral part of our prerelease program for men to be discharged to civil life. * * *

You have, thus far, visited our command on over 200 occasions and personally interviewed, counseled, and processed over 3,500 men returning to their homes covering all of the 48 States. Follow-up studies have revealed that approximately 90 percent of our dischargees have used the services of the United States Employment Service, and that approximately 75 to 80 percent of this number have obtained employment within 30 days after discharge through their own efforts or the services of agencies in their respective areas. Your efforts in behalf of these men, which are later continued by the various State employment representatives, represent a very pertinent, practical, and humanitarian service to each man concerned and to his resident community.

The period immediately following confinement is normally a very difficult one for the individual and his family. It is during this period that he needs assistance and understanding * * * *when he must first meet the problem of employment. It is in this respect that the job counseling and placement services initiated by you contribute so greatly to the public interest.*

I cannot help but feel that your outstanding value as a guidance counselor stems in no small measure from your friendly and understanding nature, your unassuming manner, unbounded patience, energy, devotion to duty, and sincere interest in helping others.

To you sir, from each member of the staff, and, more importantly, on behalf of the countless numbers of men who are no longer with us but who owe much to your zeal, interest, and understanding, a sincere—WELL DONE!

Employment Security REVIEW

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At press time

Labor Market Information

A NEW Department of Defense directive issued October 19, 1951, gives added importance in defense programming to local labor supply and demand analyses, as shown in the following excerpts from the directive:

To the extent possible, procurement should be avoided in labor market areas where manpower is in short supply or in approximate balance (areas classified in Group I or II by the U. S. Department of Labor); and should be placed in labor market areas having surplus manpower (Group III or IV).

Present distribution lists of the regular "Bimonthly Summary of Labor Market Developments in Major Areas" * * * should be reviewed to see that procurement officials receive this information promptly. The use of Department of Labor and affiliated State employment service offices for obtaining additional detailed manpower information on any labor market area in which the procurement officials find it necessary to ascertain that there is an adequate *labor* supply should be strongly encouraged.

ODM Defense Manpower Policy Statement No. 1 requires procurement officers, before placing procurement contracts involving significant additional manpower in *labor shortage areas* (those classified in Group I), to obtain detailed information on labor market conditions. A net increase of 200 above the current employment level will be considered "significant additional manpower." The special importance of avoiding placement of contracts involving significant additional manpower in labor shortage areas may be seen in relation to the criteria for designating such areas. Not only would timely performance on the proposed contract be difficult, but timely performance on the large amount of essential work already in the area may be jeopardized.

The directive also requires justification reports on the placement of large contracts in labor shortage areas, and labor supply is to be considered in subcontracting and facilities expansion. All Government-owned and operated facilities and installations are to be instructed to cooperate with local public employment offices in furnishing information on projected civilian labor requirements.

Part-time Workers

THE extent to which the economy relies on intermittent and part-time workers is strikingly revealed in the results of a sample survey released on October 26 by the Bureau of the Census, Department of Commerce. In all, close to 20 million persons who worked in 1950 reported either that they usually worked only part time (that is, less than 35 hours a week) or, if they worked full time, that they did so for a half year or less. These people—mainly women and school-age persons—represented roughly 27 percent of all individuals with work experience in 1950.

Altogether, some 69 million persons—or 63 percent of all civilians 14 years old and over in the population in January 1950—had worked at some time during 1950, either for pay of profit or without pay, on a family-operated farm or business. However, this estimate probably understates by at least 1 million the number of persons with work experience in 1950, because many young men who worked during the year had joined the Armed Forces by January.

Women

SECRETARY OF LABOR MAURICE J. TOBIN announced that three recommendations by the Women's Advisory Committee on Defense Manpower aimed at getting more women on Labor-Management Committees have been approved by the National Labor-Management Manpower Policy Committee.

By approving the first recommendation, the Labor-Management Manpower Policy Committee agreed to have as a liaison member the Vice Chairman of the Women's Advisory Committee, Mrs. Mary T.

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Norton. She will not be a voting member of the National Manpower Policy Committee, but will have the right to full participation in committee discussions.

A second resolution passed by the Women's Advisory Committee and approved by the Labor-Management Policy Committee recommended "that the Secretary of Labor suggest to labor and management the desirability of appointing qualified women to Regional and Area Labor-Management Committees." The Women's Advisory Committee felt that attention should be called to the advisability of getting qualified women on committees, since women comprise almost one-third of the country's labor force, and also constitute its largest manpower reserve.

Believing that women's organizations can be of great use in mobilizing womanpower and in solving defense problems at the community level, the Women's Advisory Committee also recommended that "whenever Area Labor-Management Committees appoint advisory committees to consider special problems in the manpower field, the appropriate interested groups in the community be represented thereon and that special regard be given to the appointment of women." This recommendation also was approved by the Labor-Management Manpower Committee.

Peak in Rehabilitation

THE Nation-wide State-Federal vocational rehabilitation program returned 66,193 disabled men and women to employment during the fiscal year ending June 30, 1951. This number, which OVR Director Mary E. Switzer says is the peak in the 31-year history of the program, sent the total of rehabilitations under the program above the 600,000 mark; 402,000 of these were in the past 8 years, that is, since the 1943 Barden-La Follette amendments to the Vocational Rehabilation Act.

Another 150,000 disabled men and women are now receiving the medical, training, and counseling services which will enable them to work. All of those rehabilitated in the past were so seriously disabled as to require such services in order to take useful jobs.

With no final breakdown available yet, Miss Switzer said a high precentage of those rehabilitated had taken jobs directly related to defense production, and thousands of others were in jobs that relate indirectly to the Nation's defense program. Many of the rehabilitants were prepared especially for highly technical defense jobs in which critical shortages of manpower are apparent.

Expressing gratification with the progress in 1951, Miss Switzer pointed out that the national program still is far from meeting the need for 250,000 rehabilitations a year just to keep abreast of the annual incidence of serious disablements, without making any inroad into the backlog of 2,000,000 disabled men and women who must have rehabilitation services if they are to return to employment.

"We are lagging because of three factors: not enough funds, lack of trained personnel, and a shortage of facilities," Miss Switzer said. "This seems poor economy to me when America needs all of us so badly, and especially in view of the fact that the average rehabilitant will return in Federal income taxes $10 for every dollar Uncle Sam puts into his rehabilitation."

Disabled Veterans

AMERICAN veterans, disabled in military service anywhere in the world after fighting started in Korea, are now eligible under a new law for vocational training on the same basis as World War II veterans.

Previously, the rehabilitation training had been limited to Korean veterans who needed it and whose service-connected disabilities had resulted from armed conflict or extrahazardous service outside of combat.

This limitation, in effect, barred hundreds of veterans—disabled while serving in the United States or in noncombat zones elsewhere—from the federally sponsored training program. Those entitled, in the

(Continued on page 32)

Employment Security Activities at a Glance, September 1951, United States and Territories

	Number or amount	Percentage change from previous month
Over-all		
Initial claims	[1] 720, 800	−23
Weeks of unemployment covered by continued claims	3, 550, 100	−18
Weeks compensated	3, 031, 300	−18
Weekly average beneficiaries	757, 800	−5
Benefits paid	$62, 049, 400	−17
Funds available as of Sept. 30, 1951	$7, 609, 401, 600	[2]
Visits to local offices	8, 156, 200	−15
New applications	536, 000	−8
Referrals:		
Agricultural	1, 514, 100	+21
Nonagricultural	1, 026, 100	−3
Placements:		
Agricultural	1, 487, 500	+24
Nonagricultural	620, 900	−1
Men	383, 700	−2
Women	237, 200	[2]
Handicapped	22, 600	−1
Counseling interviews	92, 500	−6
Individuals given tests	57, 200	+3
Employer visits	206, 400	−3
Veterans		
New applications	94, 500	−9
Referrals, nonagricultural	225, 100	−4
Placements, nonagricultural	136, 000	−2
Placements, handicapped	10, 000	[2]
Counseling interviews	19, 100	−7

[1] *Excludes transitional claims which do not represent new unemployment.*
[2] *Decrease of less than 0.5 percent.*

Unemployment Insurance in a Period of Full Employment . . .

Relation of UI to a Changing Economy

By **ROBERT C. GOODWIN**

Director, Bureau of Employment Security

AN ALL-TIME peak employment of 62.6 million workers was recorded for August 1951. During this month, however, 941,900 unemployed workers filed initial claims—49 percent more than in August 1950. During August 1951, the weekly number of beneficiaries averaged 801,000—a drop of 19 percent from the average for the previous August. This drop reflects the decrease in the average duration of unemployment.

The details differ in a comparison of the first 9 months of 1951 with the corresponding period of 1950. The 7,867,500 initial claims filed during the first 9 months of 1951 were 18 percent less than those filed in the like period of 1950. The weeks of total unemployment compensated in the first 9 months of 1951 fell to 29,157,200—a drop of 47 percent from the 1950 level. This decline signifies the shorter average duration of total unemployment in 1951 than in 1950. Between these two periods, other changes occurred. During the first 9 months of 1951, women claimants accounted for 44 percent of all initial claims; during the comparable period of 1950, for only 37 percent.

These claim figures for the first 9 months of 1951, compared with those for the like period of 1950, demonstrate that, despite high employment, the risk of unemployment for insured workers has decreased relatively slightly, but that the average duration of their total unemployment has dropped significantly.

This experience of unemployment insurance highlights the forces at work in our present economy. Essentially, this is a civilian economy, which accounts for some 90 percent of our national output, in transition to a defense economy, which in a year's time will absorb some 20 percent of the Nation's output. Our economy is thus dominated by production for civilian use with its usual ups and downs—seasonal fluctuations, changes in consumer demand, temporary layoffs for retooling and inventory-taking, and the normal rigidities in the labor force.

The developing defense economy, however, impinges on the civilian economy. On the one hand, it may take up some of the slack in consumer demand. For example, Government contracts for textiles have partially offset a lower civilian demand. On the other hand, shortages of essential material needed for both civilian and defense purposes have made it necessary for the National Production Authority to curtail civilian production, as in the automobile industry. Curtailed civilian production and expanding defense production may not be in balance at all times or in all areas. The result is temporary unemployment of some workers. The transition to a defense economy, moreover, may give rise to bottlenecks, such as shortages of essential materials for defense needs, a shortage of machine tools needed to convert to defense production, insufficient electric power in some areas for expanded defense production, and, finally, shortages in the supply of workers with skills and age and sex qualifications desired by manufacturers with defense contracts. Thus, this transition to a defense economy contains a threat of unemployment of a type not inherent in a normal civilian economy.

The Civilian Economy

In August 1951, at the peak of employment, State insured unemployment throughout the Nation as a whole represented 3 percent of the covered workers employed during an average month in 1950. In Rhode Island, however, this percentage was 9.1 percent and in 8 States, including Michigan, New Hampshire, New York, and North Carolina, this percentage was between 4 and 5.9 percent. At the same time, 87 out of the Nation's 174 largest employment and production centers reported a moderate labor surplus and 16 had a substantial surplus. These areas outnumbered those with a balanced labor

supply or a labor shortage—65 and 6 labor market areas, respectively.

The slump in the civilian demand for textiles contributed significantly to the relatively high unemployment in textile-producing States, such as New Hampshire, North Carolina, and Rhode Island, despite Government orders for textiles. Substantial unemployment in the textile industries, as well as in apparel, which normally employ a large proportion of women workers, has contributed to the increase in the proportion of claims filed by women, which mark a new spell of unemployment.

The 16 major labor market areas that had substantial labor surpluses were scattered throughout the country. These, for the most part, are areas of chronic high-level unemployment. They include New England textile centers and coal-mining areas. The latter have been affected by the declining demand for anthracite coal, by the depletion of seams of bituminous coal, or by technological changes. These areas remain pools of substantial surplus labor, despite defense production, as was the case with some during the all-out mobilization of World War II.

Aside from these areas of chronic unemployment, recent orders of the National Production Authority, curtailing civilian output in industries using scarce essential material needed for both civilian and defense purposes, have boosted unemployment in a number of areas. Perhaps the best illustration of this trend is in the Detroit labor market area. This area, which formerly was classified as one with a tight to a balanced labor supply, has now become one with a moderate labor surplus. In mid-August 1951, 87,000 workers were unemployed—45,000 more than a year ago. During July 1951, automobile plants alone released some 20,000 workers; in August these layoffs, however, dropped to around 7,000. Further curtailment was expected between August and November 1951. Existing defense contracts, moreover, seem unlikely to increase employment substantially in the near future.

The Defense Economy

The rapid expansion of employment in the manufacture of aircraft and parts illustrates one aspect of the defense economy. From pre-Korean employment to June 1951, employment in these industries expanded nationally by more than 50 percent; in some of their major production centers, expansion has been more than 100 percent. Some of these centers report labor shortages, especially of skilled workers, which have been met in some areas by in-migration. In some aircraft centers, the quit rate among in-migrants is exceptionally high, the result, it is claimed, of the shortage of low-cost housing.

The employment of women in aircraft has been increasing. One major production center reports, however, that less than 16 percent of all aircraft workers in this area are women, in contrast to more than 40 percent at the peak of World War II. In this area, unemployed women, many of whom have had experience in aircraft production during World War II, are available far beyond their anticipated use.

In order to meet the shortage of skilled labor in centers of defense production, plans are under consideration or have been started in some labor-shortage areas for increased vocational and in-plant training and for job dilution, so that the local labor reserve may be utilized more fully. The importance of this is illustrated by reports from labor-shortage areas that there is an unused supply of unemployed women, but that employers are hesitant about employing them. One labor-shortage area reports that more than half the unemployed are women, a large proportion of whom are considered unemployable under present employer hiring specifications.

The automobile and rubber industries, both of which manufacture for civilian and defense needs, but in which the supply of essential material for civilian use has been curtailed by orders of the National Production Authority, illustrate another aspect of defense production. We have seen how such curtailment has affected employment in the Detroit area. In the automobile industry, as a whole, employment declined 6.7 percent between March and May 1951.

So much for the present transition period. Once defense production is well under way in a plant, its workers face the risk of unemployment due to cutbacks, the completion and nonrenewal of a contract, layoffs during retooling for a new contract, and so on. When defense production can be safely terminated, widespread dislocations will confront workers employed in defense industries. Some, as we know by our recent experience, will have no jobs and must seek other jobs in normal civilian work; others will merely be laid off temporarily while their plants retool for normal civilian output. Thus the defense economy itself presents an additional risk of unemployment.

Functions of Unemployment Insurance

Despite high-level employment, our present economy presents risks of unemployment both in its production for civilian use and in its transition to a defense economy. The substantial increase during August 1951 in initial claims over those filed during August 1950 indicates that the risk of unemployment was greater during this August than a year ago, as measured by the number of new spells of unemployment for which claims were filed.

During such a period the most important function of unemployment insurance is to assure *all* workers the protection of this system, should they become involuntarily unemployed. This assurance is important not only because of the new risks of unemployment which confront workers who are laid off but also because many must change jobs or move to centers of expanding defense industries if they are to secure employment. Workers who must make a physical shift will lose the advantage of any seniority that they may have acquired in their former employment and possibly the contacts with friends who might have been helpful in locating new jobs. Once such

a shift has been made, unemployment benefits and the placement facilities of the employment service play an even more important role than formerly in promoting a worker's sense of security.

This assurance of security is of prime importance in maintaining the morale of our labor force. The maintenance of morale among American workers has a high priority if we are to attain our goal of maintaining an economy that will supply simultaneously both essential civilian and defense needs.

The assurance of security to *all* workers is important, regardless of the number who may become unemployed or of the length of their unemployment. The assurance which this system affords may have made workers less hesitant than they might otherwise have been in leaving their regular employer with possible loss of seniority and in moving to centers of defense production. Thus a well-functioning system can encourage the necessary mobility of labor that is essential if expanding defense industries are to obtain the necessary workers.

Unemployment insurance has another important contribution to make. Unemployment benefits lessen the economic pressure on the unemployed worker to take as a temporary expedient the first available job. Acceptance of stopgap jobs increases labor turnover and the expense to employers of breaking in new employees who will leave as soon as they can obtain a job in line with their previous experience. The unemployed worker, protected by unemployment insurance, is in a better financial position to wait a brief period for a suitable job that utilizes his specific training and experience. Under present conditions this means, for example, that a worker on a brief, temporary layoff can better afford to wait for a recall by his regular employer than if he did not have this protection. The employer, in turn, has greater assurance of being able to reassemble his force of trained workers. Thus, when he resumes operation, per-man output will not suffer because of the wholesale introduction of new employees, unfamiliar with his product and production techniques. This contribution of unemployment insurance to the better use of manpower and to the maintenance of high-level production is important at all times; in defense industries, it is vital.

In short, the worker's economic security, promoted by unemployment insurance, not only maintains his morale but also indirectly benefits our present economy.

The function of unemployment insurance in paying benefits will affect a smaller number of workers than those whose sense of security it promotes. The actual number of separate spells of unemployment may be only slightly less than in periods of lower-level employment, as during the first 9 months of 1951, when the number of initial claims was only 18 percent below those filed in the comparable period of 1950. Although the actual duration of unemployment may be less, on the average, during a period of high-level employment than at other times, no worker who becomes unemployed can foretell how long he will be without work. For those workers who realize in their own experience any of the risk of unemployment discussed above, the prompt payment of an adequate benefit is as important as at any time in enabling the worker to meet his essential and nondeferrable living expenses without drawing on savings or running into debt.

By maintaining the purchasing power of unemployed workers for these expenses, unemployment insurance tends to keep the landlord, the butcher, and the grocer going concerns and to prevent the accumulation of bad debts and the need for laying off their employees. By maintaining purchasing power, it tends to keep our civilian economy in high gear.

Post Office Employment—During Christmas Rush

In spite of high employment in most places the opportunity for employment in post offices during the Christmas rush should be explored for students who are home from school, as well as for veterans who cannot accept a full-time job for one reason or another at this time.

The Veterans Employment Representative for Massachusetts, Irving J. Loucraft, has commented on the subject as follows:

"Mr. Breen, Assistant VER of this office, and Mr. Manning, the local VER for the Somerset Street office of the Division of Employment Security, made their initial visit to the Boston Post Office for the purpose of making arrangements for the referral of veterans to the post office for temporary work at Christmas time. We have had an excellent cooperative arrangement with the officials at the post offices over a period of years that has worked to the advantage of both organizations. Each year about this time plans are made to refer veterans to the post office from our Boston offices after the regular civil service list has been exhausted. Plans are made to insure an orderly flow of veterans in such numbers daily as can be handled efficiently at the post office. The number of referrals from our offices is controlled in order to avoid any overcrowded conditions and to provide ample time to process the veterans through the necessary procedure at the post office.

"For the past 3 years during which time the above cooperative arrangement has been in force, both the post office and the Employment Service have profited exceedingly. The post office has a well-organized flow of veterans through the registration program in such numbers that control is possible at all times and registration and bonding both handled efficiently and orderly. The Employment Service contributes to the success of the program by referring a certain number each day until all veterans (and nonveterans if necessary) in the active file who will accept temporary work are referred. Over the past 3 years an average of approximately 3,000, mostly veterans and disabled veterans, have been placed."

Financial Policy in a Period of Low Unemployment Insurance Disbursements

By E. J. EBERLING

Chief, Research and Statistics, Tennessee Department of Employment Security

E. J. Eberling

THE recession of 1949 and early 1950, with its sharp increase in insured unemployment and heavy drains upon unemployment insurance reserves, threatened several State unemployment insurance funds with insolvency. It was said authoritatively of one State that "had it not been for the Korean incident which served as a proverbial 'jab in the arm', its system of unemployment insurance would have been in a precarious position, if not actually bankrupt."

After some 14 years of experience, during which high level employment and expanding payrolls prevailed for the most part, one would hardly expect any State unemployment insurance system to be in a precarious financial position because of the impact of a relatively short period of recession unemployment. At the same time that this situation prevailed in the case of some State systems, it is even more striking to note in contrast to this, that a number of States, in spite of low tax rates, kept right on increasing their reserves even during the recession period, in some instances to an extent that seemed clearly excessive.

Of course, it has been quite apparent to students and administrators of this program that the unemployment insurance system in this country has generally, since its beginnings, been nurtured in what might be termed a favorable economic climate. It has never been subjected to the severe test of any lengthy depression period. The original contribution rates proved for the most part to be more than adequate for the financing of benefits. With the inception of experience rating plans, the effective contribution rate in most States began to drop rapidly at the same time that the benefit formula was liberalized extensively. Likewise, in many States with an expanding economy, the potential liability against the funds rose greatly as a result of increased employment.

After a decade or more of experience in the administration of unemployment insurance, it became more and more apparent that there was need for the development of sound principles for the guidance of the States in financing their programs. As indicated previously, the recession of 1949–50 served to point out the lack of a well-planned and ordered approach to this problem. Up to this time questions concerning the proper size of the reserve fund and the level of the contribution rates had been resolved largely by a compromise of the interests of pressure groups. A considerable amount of guesswork dominated discussions of these issues. Employers naturally were interested in tax reductions. Their pressure in this direction increased during those periods when the economy was in a "boom" state with high levels of employment and payrolls. Workers, on the other hand, argued vigorously for more liberal benefits. At the same time they often opposed reduction of tax rates for fear the reserves would not be adequate to assure payment of benefits in event of a downslide in business activity and employment. The compromises of these conflicting interests usually resulted in both groups achieving their principal objectives—the employers secured a reduction in tax rates and employees a liberalization of the benefit formula. The question of whether reserves would be adequate was not resolved in the light of a sound actuarial approach.

The effects of these compromises upon the State reserve funds differed widely. For example, data have been compiled and distributed recently by the Bureau of Employment Security which show the number of years over which reserves at the end of 1950 could finance benefits at the average rate experienced during the 1946–50 period even if no further contributions or interest earnings on reserve balances were credited.[1] For the United States the average

DURING the past 2 years 31 States have initiated studies designed to provide information that could be used in the development of more sound methods of financing unemployment insurance benefit expenditures. Dr. Eberling, because of his long association with the unemployment insurance program in Tennessee, and because he directed the conduct of the benefit financing study in that State, was asked to write the article appearing below.

While this article is concerned, primarily, with the achievement of a sound financial structure, the reader should remember that a sound financial structure does not in itself insure an adequate over-all unemployment insurance program. The adequacy of the over-all program is reflected by the legal provisions of the law in relation to the objectives which are to be achieved. An evaluation of program adequacy, therefore, should consider such factors as the benefit formula, duration, eligibility requirements, disqualification provisions and a host of others. Consideration of program adequacy shown in the various State studies of benefit financing has already been reflected, to some degree, in recent legislative proposals in the States concerned.

[1] *Unemployment Insurance Financial Experience 1946–50. Division of Program Standards, Financial and Actuarial Branch, July 1951.*

was 5.7 years. The individual States, however, ranged from 23.6 years for Iowa to 1.2 years for Massachusetts.

Even more significant, however, is the fact that other financial data published in the same release of the Bureau show that in many instances there was very little if any coordination between the level of reserves, cost rates and contribution rates in the various States. For example, although Iowa and Massachusetts had the same average annual contribution rate for the period 1946–50, namely 1.3 percent of taxable wages, Iowa had the highest and Massachusetts the lowest reserves in the system at the end of 1950 when related to the 1946–50 benefit experience (5-year average) as indicated previously. An examination of the cost rates of the two States shows that Iowa had one of the lowest during the 1946–50 period, whereas Massachusetts had one of the highest. This fact, of course, helps to explain the extreme difference in the relative status of their reserves. Similar lack of coordination in these variables may be found in the record of many other States' financial experience.

During the late 1940's, as interest quickened with respect to the long-range financing of unemployment insurance, the Interstate Conference of Employment Security Agencies appointed a special committee to study this problem. Also the Financial and Actuarial Branch of the Division of Program Standards was set up in the Bureau to make studies in this area.[2]

It is significant also that about this time several university textbooks on Labor Economics were published which held that unemployment insurance was actually an organized relief program, that the highly complex system of wage records, taxes, and benefit formulas constituted little more than a pretense of an insurance sytem. [3] This was certainly a challenge to those who considered that this system had an insurance basis and was being operated as such.

Actuarial Principles Should Govern Financing

Assuming that the unemployment insurance system is what the name implies, a system of insurance protection against unemployment, then it must also be assumed that appropriate actuarial principles should constitute the basis for financing the program, an objective which has not hitherto been achieved.

Now that recovery has been made from the 1949–50 recession and the economy is again being operated at full blast with high-level employment and small volumes of unemployment; and further, inasmuch as this condition may be expected to continue for several years, pressure will very likely become vigorous again to reduce contribution rates. And from the point of view of the widely varying status of the reserve funds, this might be in order in some States and disastrous in others. Actually, as already suggested, the record of financial experience to date shows that some States appear to have greatly over financed their programs, while others have underfinanced to the point where insolvency threatens. If strong pressure is to be expected for sharp reductions in contribution rates in the period of full employment ahead, then it is important to know to what extent rates can or should be reduced, or possibly increased.

It is important also to note in this connection that generally the "pull" of experience rates is downward in periods of full employment and upward in periods of cyclical decline in employment and business activity. In a very real sense this is a violation of the principle of accumulating a surplus in good times to provide against bad times. It would seem to be much better policy to reverse this tendency, wherever possible, so that employers would not have to bear the burden of tax increases at a time when they are least able to pay them. The maintenance of contribution rates in good times will help to offset the large drains on the funds during periods of declining activity.

If the financing procedures of the past are to prevail in the period ahead it may well happen that some State funds will be in serious financial condition with the downturn of the business cycle, while others may continue the economically unsound practice of accumulating reserves beyond any reasonable and appropriate limits.

The point is, if we are operating an insurance system then it should be recognized as such and appropriate steps taken to provide sound financing measures. The accumulation of reserves and the establishment of tax rates having no sound relationship to acceptable standards of solvency and adequacy should give way to a new approach based upon a thoroughgoing appraisal of the value of the risk.

This involves first of all an analysis of past experience. In this respect the States will differ considerably. Unemployment does not occur in a vacuum. Its frame-of-reference is the economy of the State. Some States will show much wider swings in employment and unemployment than others, due to the inherent nature of their respective economies. The pattern of these variations, for a given State, can be described rather clearly by an analysis of agency data and supplementary statistical series. Once these patterns have been carefully delineated, projections of employment and unemployment can be made for the period of a complete business cycle. It is not expected, of course, that these patterns when projected for the period of a future business cycle will depict faithfully the actual movements through time of these series. They can show, however, the probable trends and ranges of variation of unemployment from the most unfavorable conditions to the most favorable. This information, together with appropriate data relating to the benefit formula, probable legislative revisions,

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[2] *See further "A Report to the Senate Committee on Finance from the Advisory Council on Social Security," 80th Cong., 2d Sess., Senate Doc. 206. This document discusses adequacy of reserves and recommends a contribution rate for the system as a whole of 1.2 percent.*

[3] *Orme W. Phelps, Introduction to Labor Economics, 1950, p. 175. Mary Jean Bowman and George Leland Pach, Economic Analysis and Public Policy, 1945, p. 815.*

administrative policy, and suitable allowances for error in the estimates make it possible to plan for a sounder approach to UI financing in the years immediately ahead.

On the basis of these studies, an average annual tax rate can be established which will be sufficient to maintain reserves at an appropriate level and to pay current costs through the period of a complete cycle. This would result from the establishment of an average rate of unemployment and benefit costs for each year of the cycle and an allocation of rates of contribution by reference to this average. It is possible to be sure, that conditions may vary significantly from those assumed in the projection. Hence it is necessary that the techniques for estimating future costs include provision for continuous study of the economy of the State and the various factors which may affect significantly the cost estimates. By this means adjustments can be made in the estimates and tax rates when required. It is obvious that by the use of this approach, it should be possible to establish a much better balance between costs (that is, benefit payments), reserves, and contributions.

It should not be assumed from this discussion that in establishing this balance, the writer would argue that the present benefit formula as to weekly benefit amount and duration should be frozen. A number of States still fall short of providing a reasonably adequate degree of protection against unemployment under this program. Stabilization of rates at a level which can only perpetuate inadequate benefit formulas is highly undesirable and can weaken the whole system. In long-range financing studies, therefore, consideration should be given to the costs which would be involved in revising the benefit formula so as to provide standards of protection which are appropriate in the light of the insured risk.

It will be seen that this "new look" at the problem of UI financing involves long-range considerations instead of the short-range views of the past. This means that a period when business is booming and the levels of employment and payrolls are at high tide will be recognized as only one phase of a complete cycle. Immediate pressure for a reduction in rates because of low unemployment costs should not develop because those who would otherwise apply such pressure will understand that the contribution rate is geared to average costs throughout the period of the complete cycle. Sharp rate changes from year to year should give way to a steadier rate structure with a much narrower range of rates. The accumulation of excessive reserves would cease and those State funds already in a precarious condition would be built to a sound level. This would mean lowering the rates in some States and raising them in others.

It has been pointed out that the principal objective of these proposed procedures is to effect a better balance between insurance costs, reserves and contributions so as to eliminate the weaknesses inherent in current financing methods.

In addition to this achievement, however, there are many valuable byproducts to be derived from this approach. One is, that administrators, advisory councils and other interested groups will be able to discuss the problem of financing unemployment insurance in the light of a body of factual data and estimates of future experience which will enable them to follow sound insurance policy and practice in their recommendations concerning the rate structure. This is obviously to be preferred to the horse-trading of the past which has led to undesirable results in many cases.

Another is that the analysis which will be required of a State's economy as a preface to the establishment of prospective rates will make available data which should be of considerable value, not only to the administrators and others directly concerned in the operation of this system, but also to the community at large. A detailed description of the cyclical trends and the levels of employment, unemployment and other series of data, depicting the course of a State's economic activity through recent periods of time involving a complete business-cycle, which will be developed as a result of this analysis, should be invaluable to business, government, and community agencies in planning their own programs for the future.

Then, too, one might point out that those critics of the present system who assert that it is more a plan of organized relief than insurance, should have their case considerably weakened by the development of this approach.

It is noteworthy that much progress has already been achieved in the development of studies looking toward this new approach in UI financing. This whole development has been sparked recently by exploratory studies and papers prepared by members of the Division of Program Standards of the Bureau of Employment Security and by the special Committee of the Interstate Conference.[4] Special funds were appropriated by the Bureau which have made possible the conduct of basic studies in a large number of State agencies during the past year. Several of the studies have been completed. More are due for completion in the near future. This represents progress indeed.

No one can deny that unemployment insurance has fulfilled an exceedingly important and socially desirable role in the economy since its inception. To maintain this role and strengthen the program for the years ahead it is now time to give serious and thoughtful consideration to the problem of financing.

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[4] *Michael T. Wermel, "An Approach to a Sound Actuarial Basis for Unemployment Insurance", Paper Delivered at Annual Meeting of the Interstate Conference of Employment Security Agencies, Columbus, Ohio, October 5, 1950.*
See also: Michael T. Wermel, "Unemployment Insurance Financing in a Defense Economy," Proceedings, Annual Meeting, Industrial Relations Research Association, 1950: William H. Wandel, "Financial Experience in Unemployment Compensation During the Post War Period, 1946–50," Employment Security Review, July 1951: other articles also in Employment Security Review for July 1951: October 1950, Report of the Interstate Conference Committee on "The Long-Range Financing of Unemployment Benefits Under State Unemployment Compensation Laws."

Planning the details of the Unemployment Insurance claimant reinterview program. Left to right: Ray Rothrock, benefits supervisor; Edward S. Nelson, chief of benefits; and Russell Carothers, benefits supervisor, Employment Security Department, Olympia, Wash.

Reappraising Claimants' Skills and Channeling Them to Essential Jobs

By EDWARD S. NELSON

Chief, Benefit Division
Employment Security Department, Olympia, Wash.

THE many operational and logistical demands of the current Korean war have had a marked effect on the labor supply of our country. As the State of Washington has both manufacturing and transportation facilities essential to the effort, effects on the labor situation in this State are accentuated by its proximity to the danger points, causing a decline in Unemployment Insurance claimants and shortage of essential workers.

Thus the question arises during this era of full employment, "How can anyone qualify for unemployment benefits now when all kinds of jobs are going begging?" How much can we bend the individual's abilities to meet the job requirements and how much can the employer relax his specifications and still obtain a worker who can satisfactorily perform? Proper concept of these and similar problems requires a complete understanding and cooperation between management, labor, the agency and the community in general. It is obvious that the skill of an unemployed worker may be most remote from the requirements of the job openings in the labor market area of that individual. There are as many combinations of skills, aptitudes, traits, motives and various personal characteristics as there are individuals to possess them. Some types of skills possess a much greater positive transfer of training than others, just as the assimilation of new work patterns develops much faster for some individuals than others. Fitting a specific combination of these elements to the prerequisites of a job is a primary function of our Employment Service.

Let us consider the problem of discovering needed skills as it relates to the processing of Unemployment Insurance claimants in our mission of reducing the hazards against which we are insuring—involuntary unemployment. The first contact between the unemployment insurance agency and an individual is generally the time he files a claim for benefits. At that time we make preliminary enquiry into such factors as are needed to establish an insurable status and we also require of him registration for work by the Employment Service. Once the operational processes have been initiated and the claimant returns to continue his claim, it is incumbent upon the agency to undertake further steps to find marketable potential in the claimant.

Many times the speed with which the claimant's involuntary unemployment is terminated is dependent directly upon the assistance received from him. One important means of obtaining this assistance has been established under the heading of "Periodic Reinterviews." The minimum criteria for such a reinterview program is established by the Central Office Benefit Division in conjunction with the Programs and Methods divisions of both the Employment Service and

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Unemployment Insurance, and often pursuant to Bureau recommendations. For example, with reference to interstate claims, a claimant's unemployment insurance interview is conducted at the time the claimant files a continued claim for the second week, and for each subsequent fifth week.

A somewhat similar interval criteria is established for intrastate claimants. These programs are based on our theory that a claimant is expected to increase the area and scope of his job search in direct proportion to the extension of the duration of his unemployment. The agency cannot assume that any claimant will take that action on his own accord, so the program must provide for an explanation and directions to the claimant. Just how far we can reasonably expect the claimant to increase the areas where he must seek work and how much we broaden the concept of work suitable for his skills are problems of prime importance. Local employment practices and needs, housing and transportation facilities, duration of unemployment, prior work patterns and agency policies are some of the major factors to be considered in solving this matter. Suffice to say that the situation poses a problem of no mean magnitude for the planning staff of both Employment Service and Unemployment Insurance organizations.

Keep Operation Flexible

As employment conditions vary in each local office area, reinterview programs must be flexible to permit each local office to meet its particular needs for accomplishing the purpose. For example: When loggers are out of work in one area there is usually a State-wide shut-down; conversely, there may be an unsuppliable demand for waitresses in one labor market area and an over-supply in another. Local offices concerned might well interview waitresses where there is an overage in an effort to discover other needed skills, and interview workers having allied skills for waitress work where the shortage exists. The interviewing of loggers would be more universal throughout the State, and would follow a pattern entirely different from the waitress problem for it seems reasonable that it would be more advantageous economically to have a supply of skilled loggers prepared to start work as soon as it became available than to interest these people in other pursuits, and then have an undersupply of skilled loggers when logging resumed. In general, each local office must have reinterview programs tailored to local circumstances based on duration of unemployment or classification of job openings, or a combination of both.

Velton A. Davis, Olympia local office claims examiner, screens an unemployment insurance claimant for needed skills.

Frances Pospisil, Olympia Local Office Employment Service technician, conducts a placement interview with an unemployment insurance claimant.

Claimants who are found to possess the needed skills are referred immediately to the Employment Service for a placement interview. This function is fundamental to the normal claimant screening processes and presents no new problem. It is not the patent skill but the latent abilities that create the present problem, for once a skill is isolated by the interviewer, referral to essential jobs follows well-developed patterns. Exploring the capabilities of claimants, in an already over-exploited labor market, requires all the practical techniques of interviewing. Selection of qualified staff members for this important function is of primary importance, and continuous training and staff development is essential to a successful program.

Each day seems to add to the complexity of the referral problem; for example, we are currently beginning to experience a new influence on our labor force—

the returning ex-service personnel. With the readjustment allowance program practically extinct, their effect will become more noticeable on Employment Service than upon benefit functions. Such persons must be reckoned with as competitors with unemployment insurance claimants for jobs and their work potential must be fully exploited.

Let us now consider this problem as it affects the Employment Service. Knowledge of occupational characteristics of available job openings is as essential to the achievement of any successful referral program as the ability of local office claims interviewers to recognize the possibilities of employment for the specific claimant. This requires knowledge of employment service tools and techniques in employment interviewing and classification, if maximum efficiency is to be reached.

The first step is accomplished by maintaining an up-to-the-minute job list for each unemployment insurance claims taker. These lists show the quantity, occupation and code of the occupations on order where a search of the work application files indicates that insufficient qualified applicants are available to fill existing openings. Broad occupational groupings are also listed covering the categories of chronic shortages which exist or are indicated by estimates of future hiring requirements of employers.

The second step is accomplished by complete cross-training of unemployment insurance personnel in employment service techniques of interviewing and classification. This is standard practice in all Washington State local offices and permits many decisions as to whether or not an unemployment insurance claimant should be referred to the employment service job-referral interviewer by unemployment insurance personnel without extended participation on the part of Employment Service interviewing personnel. Constant liaison is maintained between unemployment insurance and employment service personnel to insure mutual understanding and to resolve problems of joint interest.

Interview Report of UI Division

The referral interview at the placement desk is followed by initiating a "Placement Status Report," which is sent to the Unemployment Insurance Division. This transmits to unemployment insurance personnel for their determination, information on potentially disqualifying factors. An important step has been taken in this State to insure consideration for referral of all eligible claimants through file selection. With the impact of the Korean War in 1950, a determination to make the occupational classifications reflect all skills, knowledges, abilities and potentialities, resulted in a complete re-evaluation of the active and inactive section of the work application file to determine the need for additional information and additional occupational classifications. The eventual need for the fullest use of all groups was recognized, particularly as applied to such groups as youth, women, and the older workers. This, of course, involved work applications of all claimants and resulted in increased job exposure for them.

One of the specific purposes of the work application reinterview was brought out by the question, "What kind of work did you do during the last war?" This served to fill in many gaps in the work history which resulted in the assignment of many additional classifications involving both Part I and Part IV classifications. This is done to place the agency in a position to make suitable referrals as job breakdowns are decided upon by employers.

To Develop Hidden Aptitudes

Recognizing that many possibilities might still go undetected by these methods, another step was taken to catalogue aptitudes and potentialities. This consisted of offering the General Aptitude Test Battery to those persons who otherwise displayed little or no potentiality for work in defense or essential activities, or because of technological change in former skills. This is supplemented by specific aptitude tests when desirable. The aptitude patterns are punched on key-sort cards to permit location of applicants who had made patterns indicating potentiality for the respective occupations reflected by the patterns. A cross reference to the primary occupational classification and code permits ready reference to the work classification for consideration of the other selection factors required by a job order. A key-sort system makes preselection by aptitude pattern very simple.

Still another technique adopted to insure the continuance of cataloging all possible occupational data of claimants (and other applicants) who file new or additional claims is the review, by placement supervisors and personnel, of all work application cards renewed from the inactive file. This insures the immediate consideration of such inactive unemployment insurance claimants for either referral or scheduling for reinterview as the case may be. (This seems to give a complete analysis of the claimant's prior and latent skills in an effort to promote re-employment of claimants of extended duration and the other applicants as well.) Everything practicable is undertaken to increase the possibility of consideration of claimants for referral to jobs according to their qualifications or aptitudes.

Significant among the accomplishments to date are: The transfer of construction mechanics, temporarily unemployed, from an eastern Washington project to a military installation in western Washington engaged in the repair of military equipment. Extended duration claimants whose employment was usually obtained through their unions were removed from their participation in the "Union Referral Agreement," and the increased availability resulted in employment in related classifications other than those in whioh they were primarily engaged. Included in these successful transfers was a condition involving a highly seasonal industry with many extended duration cases. The result was obtained through cooperation with the

(*Continued on page 14*)

Timing an experimental sequence of operations in the Hartford Local Office. Left to right, Joseph J. Gibbons, chief, Planning and Procedures Section, Kay Godlewski, claimstaker, and Russell Leghorn, assistant manager.

Efficient Low-Cost Service to Claimants and Employers

By JOSEPH J. GIBBONS

Chief, Planning and Procedures Section
Connecticut Employment Security Division

WHEN the fleets are demothballed, and industries begin to hum with preparations for defense, claim lines shorten with the rising demand for workers, lengthen erratically during periods of conversion and material shortages, and shorten again in unpredictable pattern. Dwindling claim loads herald narrower unemployment insurance budgets and dwindling staffs, but have our organizational patterns and methods been changed to meet the new situation? Or are we merely trying to impose the old patterns and methods, designed for a mass job and considerable specialization and division of labor, onto a drastically reduced local office work force? If we are, we are in for trouble, because it will not work without equally drastic changes in organization and procedures.

Remember the days when the claim loads were hitting an all-time high? And, "up to our ears" in getting the job done, we promised ourselves that if we ever got a "breathing spell" we would figure out ways and means of doing this job simpler and better? Well, this is the breathing spell; the time is *now*.

The first step, of course, is a management audit. For purposes of this article, I would define a management audit as the means whereby an agency maintains real control over all of its office and operational work, methods, routines, and machines. Through the use of audits, or management surveys, we can measure and establish standards, and secure full returns on our expenditures for salaries, equipment and the like. Such audits, or surveys, will enable us to discover faults and weaknesses in methods and personnel, and reduce our costs and improve our service.

No doubt, most local office managers and unit supervisors have established some sort of standardized methods or have carried on methods surveys. Whether they have done so on their own, or at State office instigation, and whether they have done so on an organized basis or not, most managers have a very good idea of the volume of work produced by their employees, measured against some sort of fixed standard. If all managers and supervisors operated on the same basis, perhaps the standards would be comparable. In reality, we know that some supervisors are harder taskmasters than others; some are individually more capable than others; thus we find ourselves with different standards on similar work. The manager or supervisor, too, shares to a degree the resistance of his employees to radical change in customary routines. It appears obvious, then, that

procedures and methods surveys must be subjected to central control.

Experience in Connecticut has convinced us that the unit supervisor or local office manager should not have the responsibility for establishing standards. For one thing, the work load does not allow the manager or supervisor time to work out standards, nor has he been trained for such a task. Yet, unless standards are established, the differences in methods, production, ability and attitudes of individual workers result in wide variations in the quality and quantity of the work produced. Often the most skilled workers will slow down to the rate of the least skilled. Or, more frequently, in these times of full employment and low claim load, resistance is encountered to consolidation of jobs. Employee X, in the days when his unit or local office was large and elaborately organized, had a full-time job and more to accomplish a certain operation. Now, although the number of units is far lower, he still manages to make that operation a full-time job. But the end result is that his unit or office, which processed X number of units in large volume periods, now finds difficulty in doing two-thirds as many. Costs rise, efficiency is lowered, and since the "units" are always either claimants or employers, ultimately, public relations suffer. It is the absence of *performance standards*, both for quality and quantity, that permits such situations to arise. Such standards can be established through audits or surveys by detached, experienced methods personnel. Cooperation with and by the workers and supervisors involved is necessary but equally necessary is a detached point of view which enables the way out of the forest to be seen despite the trees.

In Connecticut we have used methods, surveys, and standardized procedures for some though not all phases of operations, and established procedures need constant reexamination. The survey itself is merely the fact-finding procedure to determine what is being done; how, when, where, and by whom it is being done; and, last but not least, *why* it is being done. It is astonishing to see the extent to which time and tradition can add and preserve procedure after procedure—accretions which careful and objective analysis will prove either not worth the cost, or even, in some cases, utterly useless. Thus, it is necessary to analyze the results of our survey to determine whether any weaknesses exist in a procedure, or organizational unit, under study, what the weaknesses are, how they might be corrected, whether there is a better method of doing the work and whether it is necessary that all of the items actually be done.

To Reach A Successful Goal

Three things are necessary to operate a program of this type successfully: (1) It must have the full backing of the agency heads, (2) a separate unit should be established to do the work if such a unit does not already exist, and (3) the unit must be composed of fully qualified personnel.

1. It is not for me to say how top management backing is gained. Clearly, to have it, there must be interest in the job to be done. In Connecticut we have it.

2. A separate unit should be established to do the work. Many States now have such a separate unit, if only because it is essential to take departmental bias or prejudices out of this work. In Connecticut, we established a Planning and Procedures Section. This unit operates directly under the Unemployment Insurance Director, is independent, and operates strictly as a service-selling unit. The section works with operating section chiefs to make its surveys and analyses, and, in possession of the facts and a proposed cure, "sells" an improved procedure. Pressure for improved operating results is such that, more often than not, the proposal "sells" itself.

3. Methods personnel in unemployment insurance work should have the widest possible experience in all phases of unemployment insurance, preferably in the operational field, and should have, or acquire, training in form design, work simplification analysis, and time study. Outside and beyond their technical qualifications, they must be open-minded individuals who, when given a particular problem, know how to get the details and then by applying common sense and sound judgment, arrive at an improved method of doing the job.

When Claim Load Is Light

During periods when the claim load is light, efficiency and economy become of even greater concern to State administrators and methods personnel. Not only does the volume of work diminish, resulting in a reduction in staff, but because of the character of the claim-load changes, the remaining staff is called upon for increased alertness and quality performance. The increased demand for workers, which has cut down the number of claimants, itself renders suspect those who remain out of jobs, until, in a period of extreme labor shortage, the public begins to question the necessity for any at all remaining idle. Now, of course, we know that the economic situation never reaches such a rigid state that unemployment will be eliminated and employers' job specifications are never so ideal that every claimant can be given employment. Nevertheless, some employers and part of the general public will view unemployment insurance claims with an increasingly jaundiced eye, and unless our control of the quality of the claims interviewing and fact-finding, as well as other aspects of operations in our local offices, is at its peak, we can make no claim to efficiency or real economy, and we are in a poor position to have facts to counter the inevitable public criticism.

In a low claim-load period, then, the foremost area which should be evaluated is that of local office fact-finding and nonmonetary determinations. Such an evaluation should be planned with care and reviewed by a committee of people who are familiar with the problems to be encountered. The evaluation should include, not merely a review of completed reports, but

also actual review by observation of interviewing techniques.

Such an evaluation should include periodic methods audits at as frequent intervals as possible. By such an intensive improvement program the weaknesses in methods can be pinpointed and corrected. Quality standards can be established objectively, and production standards as well, but the process should be so handled that the responsibility and authority of operating supervisors are not weakened.

If we are to intensify our efforts in this area in our local offices, we must, at the same time, keep our costs down by squeezing out every bit of the "fat" which it is possible to remove from the more routine local office operations. Greater attention should be given to forms of better design, particularly from the point of view of utilizing self-filing forms to the greatest possible extent. Local office jobs should be time studied to obtain new production standards which are realistic in view of the new low-claim-load conditions, and to consolidate jobs and reallocate duties among personnel to meet the new situation. In this, attention to the routine areas of filing, posting, and typing is often most productive.

Finally, our organizational pattern in each local office must be carefully examined. How many people? What kind of people? Assigned to what kind of work? The answers to these questions might appear to flow inevitably from previous audits of local office jobs and operations, yet this is not necessarily true, since we must take into consideration the necessity for preserving an organization capable of rapid and drastic expansion. Periods of full employment, unfortunately, do not last forever, and even during such periods we are often faced with sudden, short spurts of unemployment due to a variety of causes. We risk future disaster by too rigid an insistence upon an overly logical local office organizational pattern, because the ideal distribution of positive classifications would be a poor structure upon which to rebuild.

Ideal Time for Study of Working Relationships

Full employment periods are ideal also for analysis of the many employer-agency interrelationships. Employers, perhaps overburdened in such periods with a multiplicity of reports to Government Agencies, as well as with increased volumes of clerical work of their own, can be expected to cooperate enthusiastically in any plans or experiments designed to ease this burden. The elimination of wage records might well be considered at this time in those States which have hitherto felt unable to take this step. Separation notice procedures might well be reviewed to reduce the work involved. The area of employer accounts and field auditing offers a rich area for management audit, and perhaps a vitally necessary one, if competent auditors are attracted away from State employment in large numbers. A recent survey of experience rating charge notification procedures in Connecticut, where a charge and credit-for-rehire system exists, turned up a new approach which promises to save employers a large amount of clerical work, plus smaller but not inconsiderable savings for the agency.

Management audits and evaluations often tend to point out that which should be obvious but is frequently overlooked. By raising the question and getting the facts, we often find the correct answer to be virtually automatic. Without such audits, or the use of similar devices of management, we not only lack the facts on which to devise sound procedures, but are often unaware of the problem. And in the unlikely event that the audit shows that the job is being done in what seems to be the best possible way, we can both claim efficiency and prove it.

Reappraising Claimant's Skills

(Continued from page 11)

shipping industry which resulted in employment in essential industry for many claimants during their "off" season.

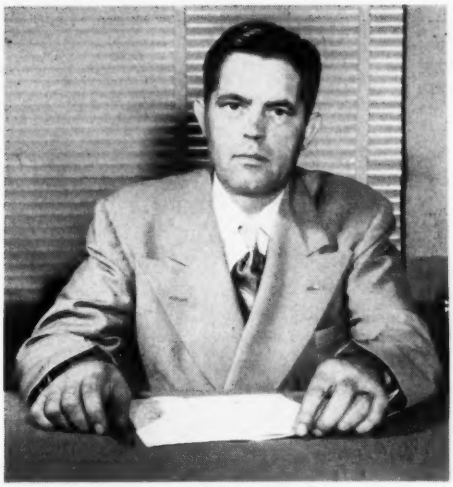
A well-developed program of activity must be accompanied by an equally well-balanced system of records. The results of employment service actions regarding each claimant must be quickly and accurately reported to the unemployment insurance staff. Likewise, all essential elements of each claim must be made permanent in some readily usable form, be it a claim card or a quipu. All too many essential factors remain forever "in process." Known but unrecorded facts are one of the greatest handicaps to an effective employment security program.

Something new? No! So far as unemployment insurance claimants are concerned, reappraising claimants' skills and channeling them to essential jobs merely accentuates the long standing policy of the Bureau in effecting prompt claims determinations and appropriate actions thereon. The additional stress on processing the skills needed for essential jobs appears to have been duly considered by the Bureau in developing budgetary elements and overall staffing for the unemployment insurance functions affected. Therefore, it is incumbent on the various State agencies to make full and proper use of the potentials provided. To accomplish this result, a fully integrated program must first be developed and coordinated by the unemployment insurance and employment service administrative staffs. Accepted programs are then implemented through the proper technical and supervisory elements. Inspection must soon follow to determine the effectiveness of the program. From the unemployment insurance aspect, the Central Office Benefit Division must exercise aggressive functional supervision over the claims processes to include technical assistance programs, formalized evaluations and audits, and appropriate staff training projects.

Full operation of this program will emphasize the particular importance of the unemployment insurance system to our national economy during this emergency period of essential labor deficit.

Keeping Up Our Guard Against Fraud

By JAMES O. REIMEL
Chief, Investigation Section
California State Department of Employment



James O. Reimel

DURING the fiscal year ending June 30, 1951, the California Department of Employment determined, as a result of investigation, that 4,271 persons had obtained, from the Unemployment Insurance Fund by fraudulent misrepresentation, a total of $620,917.00. This amount represents in excess of one-half of one percent of the total amount disbursed by the department in unemployment insurance benefits during the same period of time. These findings, however, are somewhat distorted by the fact that many of the persons who were determined in the period to have violated the law committed the offense in a prior period of time.

At first glance, the figure of $620,917.00 when compared with total disbursements of $112,283,157.37 may not appear to be significant or alarming. Upon re-examination, however, questions arise as to how many of the total claims during the period were investigated and to what degree investigations were conducted. The answers to the questions are not easily obtained. In the case of persons determined to have wilfully violated the law, complete investigations were conducted to obtain all the facts to substantiate administrative and/or criminal penalties. It is assumed that all claimants are properly questioned relative to their eligibility for benefits when interviewed at local offices. It is impossible and impractical to subject each claimant to a field or intensive investigation. Experience has demonstrated that many claimants deliberately misrepresent and withhold material facts when questioned by local office examiners. The weeding out of these claimants presents a most difficult problem.

The California Agency does not depend alone on the alertness or quality of local office examiners. Post audits and other methods of checking after payment are conducted for selected groups of claimants. These investigations clearly demonstrate the need of a technique in addition to local office interviews to detect fraud.

We know that at least 50 percent of the cases handled by the Investigation Section are discovered by the post audit program which indicates deception of a nature is being practiced by some claimants which is not detected by local office interview. Post audits do not, of course, reveal misrepresentations relating to availability, the opportunity for which is ever present. The claimant who says he is available when in fact he is not; the claimant who alleges he is seeking work when he is not; and the claimant who states he is able to work when he is not are as guilty as those who deliberately fail to report earnings in order to obtain benefits. A part of the investigation program is being directed to detect this type of fraud.

The California Agency is experiencing a declining claim load, but it has not relented for a moment in its program of fraud detection and prevention. The present program of detection and prevention embraces five major caegories: (1) Post audit of claims; (2) local office examiner detection; (3) industry surveys conducted by Investigation Section; (4) unscheduled visits to claimants; (5) publicity as a result of prosecutions.

Post Audit of Claims

The California Agency examines approximately 10 percent of the claim load per quarter by tabulating machine process. This involves matching claims with wage reports to determine concurrent benefits and wages. A formula is applied to weed out unproductive investigations of alleged violations. The more aggravated cases are assigned to investigators for possible prosecution while the less aggravated cases are transmitted to local offices for the purpose of interviewing the claimant, assessing administrative penalties, and collecting overpayments.

A typical quarterly post audit is described in detail as follows:

The Tabulating Section of the Agency, during 1950, selected all claims for a quarter showing a social security number ending in one digit (say, for example, 9). These claims were matched with wage record returns of California employers. From this matching,

Los Angeles City Prosecutor Thomas C. Williams (right), discusses a violation with Roy C. Truesdale, supervising investigator (left), and H. T. Cooper, investigator (center). Mr. Williams prepared approximately 350 criminal complaints for the Department of Employment during year ended June 30, 1951.

it appeared that certain claimants had unreported earnings during a time when they obtained benefits. The questionable claims were further screened by the application of the following formula. A figure was selected to represent an average weekly earning ($75). Claims showing 13 weeks of benefit payments during the quarter and earnings reported by the employer in excess of $75 were considered as requiring investigation; claims showing 12 weeks of benefit payments during the quarter and earnings in excess of 2×$75 or $150 were considered as requiring investigation; for claims of 11 weeks, 3×$75 or $225; for claims of 10 weeks, 4×$75 or $300; for claims of 9 weeks, 5×$75 or $375; for claims of 8 weeks, 6×$75 or $450; and for claims of 7 weeks, 7×$75 or $525. This screening resulted in the selection of 842 cases from the 19,635 claims in the sample for intensive investigation. The results of investigation were:

(*a*) Violations discovered in 247 cases.

(*b*) Prosecutions in 69 cases.

(*c*) Imposition of administrative penalties in 125 cases.

(*d*) No violations discovered in 595 cases.

(*e*) Total overpayments established, $22,327.

From this experiment and from subsequent examinations of a similar nature and with certain assumtions, we came to the following conclusions:

1. Since approximately 10 percent of the claims were analyzed, an audit of all claims might well have resulted in the discovery of 10×842, or a total of 8,420 cases worth further investigation.

2. That since we discovered approximately 30 percent violations in 842 cases, we might well have discovered 10×247, or 2,470 cases of violation had we audited all of the claims for the quarter.

3. That on the basis of our findings in one digit, an audit of all digits would have resulted in the discovery of 10×$22,327, or $223,270, in overpayments made as a result of claimant fraud.

This does not conclude the story of the audit here reported since another 1,957 cases (claims) showing less certainty of wilful violation were transmitted to local offices for questioning of the claimants. The amount of overpayments established as a result of questioning those 1,957 claimants is not known since a rigid control could not be exercised. However, in the matter of the 842 claimants, the cases were handled by the Investigation Section and a control was maintained of each case.

This process detects only violators who cheat or defraud by failing to report earnings in covered employment. It is only partially satisfactory because of the lapse of time between violation and detection and because it furnishes no check on noncovered employment, but it has a major value. Employers are alerted to the enforcement problem faced by the Agency, since in all cases employers are contacted either by letter or by investigators' visits for the purpose of

verifying wages as reported by the employer. The Agency's latest findings in the process do not differ greatly from the findings as reported for the particular quarter in 1950.

Local Office Examiner Detection

The records of the Investigation Section of the Agency show that approximately 30 percent of all cases received for investigation are derived from local offices where, during the course of interview, certain irregularities are discovered in connection with a claim. All irregularities discovered are not transmitted to investigators, but violations of a lesser nature are treated by the local offices without reference to the Investigation Section. This procedure has been adopted to expedite the handling of cases.

Alert examiners play a most important part in fraud detection, but even the most alert and highest qualified examiners are handicapped by lack of information concerning the activities of the claimants. Claimants' prevarications cannot always be detected unless facts are known. The Agency has provided the services of investigators to local office examiners when additional facts are required for determination processes.

The detection of fraud by local office personnel has probably the most salutary effect on the individual claimant. The claimant is "caught in the act," and there is no lapse of time between detection and penalty. Every effort is made to impress upon local office personnel their responsibility in the fraud detection and prevention program.

Industry Surveys by Investigation Section

When it appears from the post audit program and/or from the local office detection that fraud seems prevalent among employees in a particular area or industry, the Investigation Section assigns investigators to work with the employing industry in securing current wage records. These wage records are then checked against local office claim records. In some instances, it is necessary to check wage records with central office files if the community is served by more than one local office.

In recent months, surveys of this nature have been conducted in the cotton-processing industry, the vegetable and fruit-packing industry, the shipping industry, a major steel foundry, and several farm labor communities. Similar surveys are scheduled for the garment, movie, and fishing industries in the near future.

The value of these surveys and resultant penalties to violators is difficult to measure. The Agency is of the opinion that the efforts have been very profitable. For example, 2 years ago the wage records of construction laborers in a California community were checked against local office claim records. Information was available indicating probable excessive violations in the group in question. Approximately 2,000 wage records were checked, and it was discovered that 90 of the people involved had wilfully failed to declare earnings while obtaining benefits. Prosecutions followed with sentences appropriate to the offense. A few months ago, this group was rechecked, and only two wilful violations were discovered. Of course, it is true that economic conditions have changed in the 2-year period between the original and follow-up check, but there is ample reason to believe that the word has spread around in this group of employees, as well as among their employers, that there is a day of reckoning for the misguided violator. It usually works out that where one of a group violates and gets by, this individual will spread the word to his fellow employees and many will follow the lead hoping also to get by. In the same fashion, the fellow who "gets caught" will spread a word of caution to his fellow workers to exercise better judgment.

Unscheduled Visits to Claimants

Special Investigators of the Investigation Section staff conduct unscheduled visits on occasion to the homes of claimants. This process requires tact and a good knowledge of the labor market conditions in the community. It also requires of the investigator a good working knowlege of the local office procedures in regard to the determinations-process.

Claimants to be visited are selected on the following basis: (*a*) Claimants whose experience, age, and sex indicate employment possibilities in the community; (*b*) claimants who have obtained continuous benefits over a period in excess of 8 or more weeks; (*c*) claimants who reside in resort areas; (*d*) claimants who have recently transferred their claims from an industrial area to a nonindustrial area.

Unscheduled visits are conducted mainly to get additional facts as to whether the claimant is able, available, and seeking employment. The program is aimed at coping with that unknown number of claimants who violate the Unemployment Insurance Act by falsely reporting in matters other than wages. The facts revealed by these visits are made available to local office personnel and are used by examiners in questioning claimants. Claimants have been prosecuted for misstatements in connection with availability in only a few cases, although this type of violation is just as reprehensible as failure to report earnings. The evidence of wilful violation in these cases is difficult to obtain.

The unscheduled visit has revealed a type of violator in the individual who has left covered employment and entered a self-employed status. The individual who buys or leases some land, obtains some cows and cares for the enterprise and yet claims himself available is a difficult problem. Investigators review the enterprise to determine the individual's availability to accept other employment. Individuals who purchase or lease small retail business and contend they are available by reason of the fact some member of the individual's family could care for the business if suitable employment were offered also present a problem.

In general, this program of unscheduled visits sup-

plements the information available to local offices and assists examiners in the determination process. Inquiries are discreet and investigations are limited to questionable cases, and while some claimants object to the procedure, the administration of the Agency feels it has a duty and responsibility in the proper disbursement of public funds in ascertaining the eligibility of all claimants.

Publicity as a Result of Prosecutions

Good publicity is a requirement in the fraud detection and prevention program while bad publicity may be seized upon as a weapon to discredit the program.

During 1950, the Investigation Section noted 430 separate news items in major California newspapers relative to the enforcement program. The majority of these items reported court sentences as a result of criminal prosecution under the act. The Agency has attempted to obtain suitable publicity in connection with prosecutions as a deterrent factor only.

The question as to the effect of publicity as a deterrent factor is most difficult to measure. On occasions, publicity has been responsible for the return of "ill gotten" gains by conscience-stricken claimants, and, on other occasions, the Department has received communications alleging violations. Occasionally a drop in claims load has been noticed in small communities after a prosecution and the attendant publicity. The prosecution may not have been the only reason the claims load decreased since local office examiners might have increased their care in examining claims, and in some cases seasonal and industrial activity fluctuations might have contributed. The decreases have been there, however, as a record.

The Agency is of the opinion that enforcement of the California Unemployment Insurance Act is a community problem as well as an administrative duty. How well the community, the courts, and the prosecutors assume their responsibility is amply demonstrated in the number of successful prosecutions throughout the State. The Investigation Section of the Department, being charged with the responsibility of presenting cases for prosecution, has selected such cases with care and only after sound evidence has been obtained. The value of the painstaking efforts in doing a good investigation job is demonstrated by the fact that only 3 persons out of a total of 1,099 prosecuted in the year ended June 30, 1951, were found not guilty by the courts and/or juries.

In the enforcement problem the Agency desires to continue its program of alertness. To relax will invite fraudulent claims. We believe the experience of traffic law enforcement applies to our program. The public learns by experience that a particular highway is patroled. They see the marked cars of the officers and in many instances receive remembrances. However, when the white car and its ticket-giving occupant is removed from the particular stretch of highway, courtesy and caution are soon forgotten. In our case, the white cars and the officers are substituted in a great degree by the deterrent messages of the local newspapers.

The California Agency believes its five-point program of fraud detection and prevention is working and accomplishing a purpose. We believe the employee and the employer are more aware today of their personal responsibilities. Public officials are assisting in the program, and it cannot be said that the California Agency has approached the fraud problem with apathy. The Agency does not intend to relent in the program and will seek to devise new methods and procedures to assure that public funds are properly disbursed.

"Man and His Years"

A REPORT *of the first national Conference on Aging, held by the Federal Security Agency in Washington in August 1950.*

The volume, which deals with the problems of an aging American population, has been described as "representing the best current thinking on the subject."

*The book is a 311-page distillation of the comprehensive work of the first national forum on aging called at the President's request "to explore with all appropriate groups * * * the problems incident to our increasingly older population. * * *"*

The significance of the conference, and of the book which reports its findings, is apparent in a few simple statistics from the volume. In the past 50 years, for instance, the number of older people has quadrupled, while our total population has only doubled. Each working American today supports more older people out of his earnings than ever before, partly because there are more older people to support and partly because fewer workers hold their jobs when they reach the older years.

The effects of this increasing number of older people in the population are discussed in the book in terms of the older person himself, the family, the community, and the Nation. The book examines these effects on a broad scale—economic implications, income, employment, health, education, family life, recreation, and religious programs.

The conference out of which "Man and His Years" was developed had the benefit of the participation, as official delegates, of more than 800 men and women representing a variety of interests relating to the aging problem. The discussion work of the conferrnce was transacted through 11 sections, each one dealing with a major phase of the subject of an aging population.

"Man and His Years" contains a chapter devoted to the discussions and recommendations of each section of the conference. Three additional chapters define the problem in general, describe the background and organization of the national forum, and review the prospects.

The book was published by Health Publications Institute, Inc., Raleigh, N. C., a nonprofit organization specializing in educational and scientific publications, and will be on sale at larger book stores.

Benefit Policies in Relation to Recruitment of Older Workers, Handicapped, and Minority Groups

By GEORGE J. BARRY

Supervisor of Benefit Planning Unit
Illinois Division of Unemployment Compensation

AT ALL times in the administration of an employment security program there is a relationship between benefit policies and recruitment of workers. Benefit policies must be flexible. They must give consideration to varying circumstances of individual claimants and to changing conditions in the labor market.

Benefit policies must primarily be designed to carry out the purpose for which unemployment compensation is intended, i. e., to mitigate the impact of unemployment on the individual worker whenever it occurs. In addition, benefit policies should be designed to facilitate the speedy re-absorption of workers into employment.

Benefit policies should not interfere with the mobility of labor. Workers should be encouraged to make their best contribution to productive efforts of the community by utilizing their highest skills. Benefit policies should not hinder the maximum utilization of claimants' skills.

The great majority of claimants present no problem. Their employment and unemployment pattern reflects the labor market of the community. If employment possibilities are high, their length of unemployment is short, or, if a recession exists in the community, their unemployment is proportionately prolonged. Individuals may vary from the pattern because of their restrictions or lack of adequate search for employment. Normal benefit policies can be applied to these individuals without affecting to any extent anyone other than the claimant.

Exceptions to the General Labor Market Pattern

There are certain groups of unemployed workers whose patterns of employment and unemployment do not follow the general labor market pattern. During times of general recession they may not always be recognizable, but during periods of relatively full employment they stand out.

Mainly these groups are the aged, the handicapped and the nonwhite. Basically their prolonged unemployment is due to employers' restrictions in hiring specifications. The initial cause of their unemployment varies between groups. All, of course, are subject to lay-offs for lack of work. The handicapped and nonwhite probably are affected more because they generally have less seniority which protects the older worker. The aged, in addition, lose employment due to retirement policies of their employers or due to their inability to continue in their customary type of work. The handicapped, in addition to lack-of-work lay-offs, may have lost their employment because of accidents or illnesses creating their handicaps and, hence, lack any work experience while handicapped.

The differences in the unemployment pattern of these groups create benefit problems. To what extent are general benefit policies applicable to these groups? Does the payment of benefits to these groups hinder or help their absorption into new employment? Each of these groups has to be considered separately. Although prolonged unemployment due to employers' restrictions is common to all, there are other factors to be considered applicable to one or another of the groups, but not to all.

The Older Worker

The aging worker presents the most problems. Is he able to work in his customary occupation? Has he skills qualifying him for other work which he is physically able to perform? Is he willing to make a change in his type of work? Are the wages he asks based on past employment, a handicap to securing new employment? Is he drawing a pension? Will he lose his pension if he accepts employment? Is he willing to give up his pension to accept employment? How much pension does he get weekly?

All these problems affect his recruitment for new employment. All must be considered in determining his eligibility for benefits. With respect to recruitment some of these problems may be aggravated by the payment of benefits to the particular claimant.

A benefit policy which automatically denies benefits because of receipt of a pension accomplishes nothing. Such policy would be discriminating against a group, already subject to discrimination because of their age. This policy would not help efficient recruitment of these workers by the Employment Service as their registration for work with the Employment Service would be on a voluntary and irregular basis. For those whose pensions were inadequate there would be no protection against the burdens of unemployment with the resulting pressure to take any type of employment regardless of its utilization of the individual's highest skills.

Benefit policies must provide for the payment of

benefits to the aged worker providing that he meets the eligibility requirements of the law. Benefit policies should provide for a close scrutiny of the aged worker's availability for work, particularly if he is receiving a pension. Benefit policies should give recognition to employers' age restrictions in determining standards to be met by a claimant in satisfying an "active search for work" requirement.

Aged claimants' restrictions as to wages or type of work must be considered with respect to any pension received. If a pension is forfeited upon employment, the pensioner is more likely to demand a higher wage or to be more restrictive as to type of work than he would be if his pension is not affected by other employment. A high pension to be forfeited upon employment coupled with a demand for wages above the "going" rate for a particular job should create a strong presumption of unavailability for work which should be examined closely before benefits are paid.

The Handicapped Worker

The handicapped worker has to be given special consideration by both the employment interviewer and the unemployment compensation deputy. Some of the factors to be considered are those which prevailed with respect to the aged worker. Other are related directly to the disabling condition. What is his disability? Is it progressive or static? Can he use ordinary means of transportation? Has he skills qualifying him for work within his physical limitations? Is he able to work full time? Is he able to work in the occupation in which he earned his wage credits? Has he worked under his present physical condition? What are his specific physical limitations? Is he drawing a disability pension from any source? If so, how much pension does he get weekly? Will he lose his pension if he secures employment?

Much has been done and written about breaking down employers' discrimination against hiring handicapped workers. The payment of unemployment compensation benefits to this group for periods longer than to the ordinary unemployed worker affects employers in general. State tax rates reflect the total benefits paid. Any policy of discrimination by employers in their hiring practices contributing to prolonging a group's period of unemployment indirectly affects all employers' tax rates. This point should be emphasized in attempts to remove discrimination.

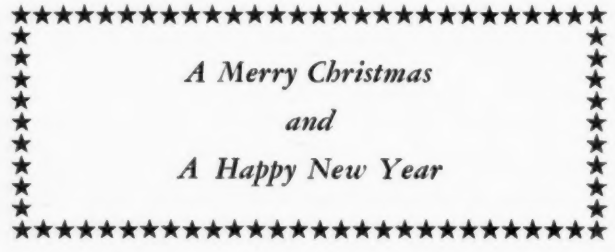
In general, benefit policies as applied to handicapped workers give consideration to their difficulty in securing employment. Standards for "active search for work" vary with the individual and his handicap. Past employment on a full-time basis under the same handicap is accepted as evidence of ability to work full time if the condition is not progressive. If newly handicapped since last employed, benefit policies require various types of evidence, such as doctors' statements to be presented to establish ability to work full time. Such evidence is useful also to the Employment Service in directing their efforts to place the handicapped worker. The Employment Service conclusions as to the handicapped worker's employability both with respect to his physical condition and his qualifications for work within his physical limitations have to be considered in applying benefit policies. The employment counselor or the selective placement interviewer can be helpful in interpreting occupational skills and physical limitations in terms of suitable work.

The Minority Group Worker

The minority group worker, particularly the nonwhite, is a different problem entirely. He has skills, physical conditions, personal circumstances and restrictions common to all claimants. In general, he differs only that he has longer periods of unemployment due to discriminatory hiring practices.

Normal benefit policies are applicable to this group for the most part. Standards with respect to "active search for work" policies may vary due to limited work opportunities. Application of policies is more difficult because of the fact that the length of unemployment has to be attributed to factors beyond the claimant's control. Restrictions of the claimant are less important when his failure to find employment cannot be connected with his restrictions. It is quite possible that benefits are paid to individuals in this group who are not in the labor market but they cannot be detected under discriminatory hiring practices existing. Recruitment of work for this group and reduction in improper benefit payments would result from adoption of fair employment practices by all employers. As in the case of the handicapped worker, an improvement in work opportunities for the nonwhites could result in lower tax rates for employers.

The impact of defense production on the labor market will open up new work opportunities for all three groups. Restrictions have to be relaxed as the labor supply becomes tight. Employers will turn to these groups to fill job openings for which other help is not available. Maximum use of their skills and other work qualifications can be made by the Employment Service by matching job openings with their work registrations.



Effect of 1951 Amendments on Benefit Rights of Workers

By **HELEN S. CUNNINGHAM**

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ONCE again the legislatures of the 46 States which meet in the odd-numbered years and the United States Congress (for the District of Columbia) have considered amendments to the State employment security laws. Of the 45 legislatures which have finished their work on employment security legislation as of October 1, only 4—Arkansas, Oklahoma, Texas, and Wyoming—failed to change the employment security law in some respect.

As has been the case in the past few years, changes in the coverage provisions were few in number and of relative unimportance. Several legislatures considered, but none enacted, bills designed to extend coverage to workers employed in smaller firms. In view of the experience following the 1939 amendments to the Federal acts, it was expected that most of the State legislatures would amend the definitions of "employment" and of "wages" in the State laws to bring them into accord with the recently amended Federal acts. To date, only 20 States have amended the definitions of "wages" or "employment" or both, to make them more nearly consistent with the Federal Unemployment Tax Act as amended in 1950. Thus, in States not enacting such amendments and in those in which the amendments enacted are not in entire accord with the Federal act, wages for employment taxable under the Federal act will, in some instances, be greater, and in others less, than those subject to contribution under the State law.

Signs of the Times

The continued rise in the cost of living and the expectation that unemployment will be of short duration in the next few years resulted in emphasis being placed generally on increases in weekly payments rather than in extensions of the period during which payments are made. While 22 States [1] increased the maximum weekly payment, only 8 States increased the potential duration of benefits.

A comparison of the relative ranking of the States before and after the 1951 amendments become effective with respect to maximum and minimum weekly benefit amounts (chart 1) and maximum and minimum annual benefits (chart 2) gives an indication of the extent of the 1951 amendments and their effect on the benefit rights of unemployed workers.

The charts do not purport to tell the whole story of the benefit provisions of the State laws. Only the relative ranking by dollar amounts of basic weekly and annual benefits are shown. Other aspects of the benefit provisions vitally affect the rights of workers, especially those which specify the employment and wage requirements for any benefits or for specified amounts of benefits and those which allow larger amounts to claimants with dependents. Provisions for allowances for dependents, although an integral part of the benefit formula in 11 States, are reflected in the charts only by ranking States with such provisions above States with the same basic benefits in the array. Uniform duration also affects the benefit rights of many claimants and has been taken into account in the arrays by ranking the States with such provisions above the States with variable duration.

No State added a dependents' allowance provision during the 1951 sessions. Of the 11 States having provisions increasing weekly payments for specified types of dependents, only Alaska amended the provisions significantly. Since in Alaska dependents' allowances are 60 percent of basic benefits, the increase in the basic maximum resulted in an increase from $15 to $18 in the maximum weekly allowance. Alaska also liberalized its allowances considerably by divorcing them from the duration formula.

The effect of 1951 provisions for dependents' allowances on the weekly and annual benefits claimants may receive is indicated in table 1.

Basic Maximum Weekly Benefit Amount

The 1951 sessions saw the first $30 basic maximum weekly benefit (six States) and the elimination of the last under-$20 benefit. Florida's increase from $15 to $20, the first change in maximum benefit in this State since enactment of the original law in 1937, makes it possible for some claimants in every State to qualify for a weekly benefit of $20.

Of the 10 States which provided the highest maxi-

[1] *Alabama, Alaska, Florida, *Idaho, Illinois, Indiana, Iowa, Michigan *Missouri, Nebraska, *New Hampshire, *New Mexico, New York, *North Carolina, North Dakota, Ohio, *Pennsylvania, South Dakota, *Tennessee, *Utah, Washington, and Wisconsin. States starred increased duration also.*

mum weekly payments in 1950 (basic benefits of more than $25 or $25 augmented by dependents' allowances), 5 States—Alaska, Kansas, New York, Ohio, and Wisconsin—remain among the top 10 States after the 1951 amendments become fully effective (chart 1).

The greatest change in the relative ranking of the States with respect to basic maximum weekly benefit amount was made by North Carolina which moved from 24th place with a $25 maximum in 1950 to 6th place with a $30 maximum in 1951. Other States moving up to the first 10 in 1951 were Pennsylvania and Washington with increases to $30, New Hampshire with an increase to $28, and Utah to $27.50. Five States—Massachusetts, New Jersey, Nevada, Maryland and Wyoming—which did not amend their benefit formulas in 1951 dropped from the first 10 ranking States in 1950 to the second 10 in 1951.

Indiana made the greatest increase of the States ranked in the lowest 10 in 1950—from $20 to $27—and moved from 47th to 13th place in the arrays. Alabama, Missouri, and New Mexico moved up from the 10 lowest ranking States by increasing the maximum weekly benefit amount to $22, $25, and $25, respectively.

Four States—Arizona, District of Columbia, Montana, and Texas—which did not increase the maximum weekly benefit amount in 1951 dropped into the lowest 10 States in 1951. Only 2—Florida and Tennessee—of the 10 States at the bottom of both arrays increased the maximum weekly benefit amount during the recent sessions.

When all 1951 amendments become effective, 51 percent of 1950 covered workers will be protected by the laws of 15 States, which provide for a basic maximum benefit amount of $27 or more compared with 0.8 percent in the only State (Kansas) which allowed a weekly benefit of more than $26 in 1950.

This discussion, solely in terms of the maximum weekly benefit amount, ignores the great differences in prior wages required to receive a specified benefit. For example, six States allow a basic maximum weekly benefit amount of $30 but they have very different minimum qualifying wage requirements for this benefit amount, as indicated in table 2. The same type of comparison could be made for any benefit level.

Basic Minimum Weekly Benefit Amount

In contrast to the 22 States increasing the basic maximum weekly benefit this year, only 9 States [2] increased the basic minimum weekly benefit. The emphasis at this time on the maximum instead of the minimum is both reasonable and desirable since during 1950 more than half of the Nation's claimants were entitled to benefits at the maximum weekly rate and only 2 percent were entitled to the minimum rates provided under State laws. With two exceptions—Nebraska and Utah—the increase in the minimum benefit was accompanied by a corresponding increase in the minimum wages needed to qualify for any benefits. The greatest change was made by New Mexico which doubled both its $5 minimum weekly benefit and its $150 minimum qualifying wage requirement.

Naturally, changes in only 9 States meant few changes in the relative ranking of the States. Utah, which by increasing to $10 the statutory $5 minimum (the actual $7 minimum was based on an increase due to rise in the cost-of-living index), and Pennsylvania, with an increase from $8 to $10, progressed into the first 10 States in 1951.

[2] *Alabama, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Pennsylvania, South Dakota, and Utah.*

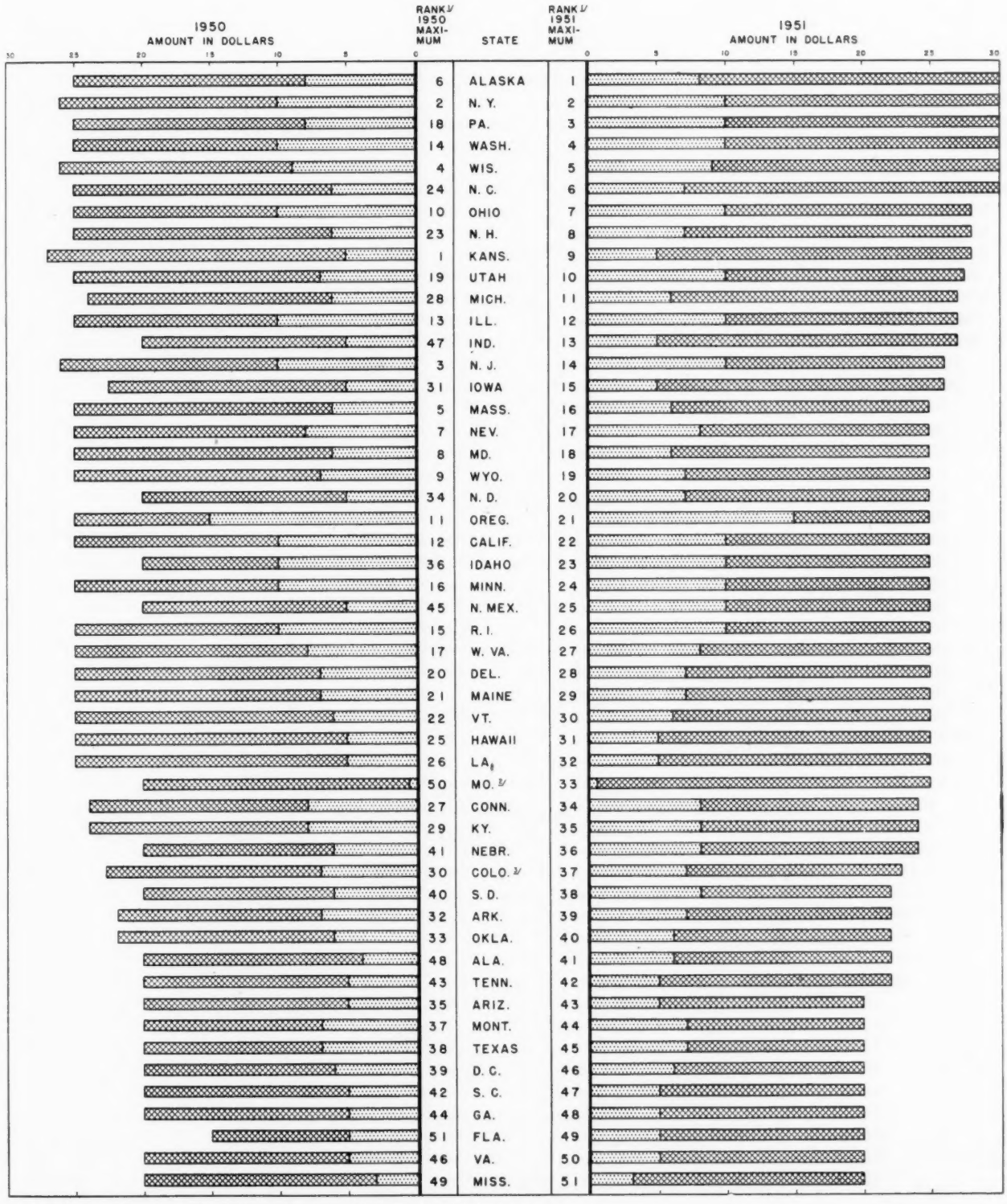
TABLE 1—EFFECT OF DEPENDENTS' ALLOWANCES ON WEEKLY AND ANNUAL BENEFITS, 11 STATES, 1951

State	Minimum weekly benefit		Maximum weekly benefit		Maximum potential benefits	
	Basic benefit	Maximum allowance [1]	Basic benefit	Maximum allowance	Without dependents	With dependents
Alaska	$8	$5	$30	$18	$750	$1,200
Arizona	5	6	20	6	240	312
Connecticut	8	4	24	12	624	936
District of Columbia	6	3	20	[2] 0	400	[2] 400
Maryland	6	8	25	8	650	[3] 858
Massachusetts	6	4	25	(4)	575	(4)
Michigan	6	1	27	8	540	700
Nevada	8	4	25	12	650	962
North Dakota	7	3	25	6	500	620
Ohio	10	5	28	5	728	858
Wyoming	7	3	25	6	500	620

[1] *Maximum allowance with minimum weekly benefit; in some States the maximum allowance requires more than minimum qualifying wages for the minimum weekly benefit.*
[2] *Same maximum weekly benefit amount with or without dependents' allowance.*
[3] *Dependents' allowances included within the duration formula. Claimant with maximum weekly benefit amount may receive full 26 weeks of benefits if he has base-period wages of $3,432; weeks of benefits are reduced for other claimants with dependents' allowances.*
[4] *Weekly payment including maximum allowance at rate of $2 per dependent child is limited to amount of average weekly wage.*

CHART 1

UNEMPLOYMENT INSURANCE STATUTORY PROVISIONS: BASIC MINIMUM AND MAXIMUM WEEKLY BENEFIT AMOUNT, 1950 AND 1951



1/ Ranked by maximum amount weighted by (a) dependents' allowances (see Table 1), (b) minimum amount, (c) uniform duration, and (d) qualifying wage requirements when 2 or more States have the same amount.
2/ Payments made in $3 amounts in 1950, in $5 amounts in 1951.
3/ Weekly benefits are increased 25 percent ($8-$28.50) for claimants who have earned wages of at least $1,000 in each of the last 5 years and have received no benefits in that period.

TABLE 2.—QUALIFYING WAGE REQUIREMENTS FOR $30 WEEKLY BENEFIT, 1951

State	Minimum high-quarter wages [1]	Minimum base-period wages	State	Minimum high-quarter wages [1]	Minimum base-period wages
Alaska	$580.01	$580.01	Pennsylvania	$738.00	$900.00
North Carolina	(750.00)	3,000.00	Washington	(625.00)	2,500.00
New York	(754.00)	[2] 1,160.00–3,016.00	Wisconsin	(754.13)	[3] 812.14–3,016.52

[1] *Figures in parentheses are approximations since law specifies no high-quarter wages; they are based on one-fourth of base-period wages in States with annual-wage formulas, and 13 times average weekly wages in States with average weekly wage formulas.*
[2] *Minimum requirement is 20 weeks at average weekly wage of at least $58; higher amount is required for workers who were employed at $15 or more per week for the full 52-week base period.*
[3] *Minimum requirement is 14 weeks at average weekly wage of more than $58; higher amount is required for workers who were employed by the same employer throughout the preceding calendar year.*

Because the increases in the minimum benefit amounts were, except for Pennsylvania, made by States with relatively few covered workers, the increases affect small numbers of covered workers. Almost 34 percent of total covered workers were in the 26 States having a minimum weekly benefit amount of $6 or less under the 1950 laws; approximately 30 percent of covered workers are in the 19 States having a basic minimum benefit of $6 or less after all 1951 amendments become effective.

Basic Maximum Annual Benefits

Basic maximum benefits in a benefit year ranged from $240 to $689 in 1950; largely because of changes in maximum weekly benefits, the range will be from $240 to $795 after the 1951 amendments are fully effective.

Of the 10 States (chart 2) which provided the highest maximum annual benefits in 1950, five—Illinois, New York, Ohio, Washington, and Wisconsin—remain among the top 10. Wisconsin and New York retained first and second places by increasing basic maximum annual benefits by $106 and $104, respectively. North Carolina, with an increase from $500 to $780, moved from 26th to 3d place; Alaska, with an increase from $625 including dependents' allowances to $750 basic and $1,200 augmented benefits, came up from 14th to 6th place. New Hampshire (formerly $575) and Utah (formerly $500) now rank 8th and 9th with $728 and $715, respectively. Five States—California, Maryland, Nevada, New Jersey, and Oregon—which did not increase benefits during the 1951 sessions dropped out of the top 10 States. Oregon, however, increased annual benefits for many claimants by liberalizing its annual-wage formula.

Of the 10 States ranking lowest in 1950, Missouri, by increasing from $400 to $600, moved up to 22d place. Georgia and the District of Columbia dropped to the lowest ranking 10 States in 1951. The only increase in basic maximum annual benefits made by the States ranking among the lowest 10 in 1950 and in 1951 were $40 in Alabama and $80 in Florida.

Although action increasing basic maximum annual benefits was by no means limited to the larger States, it is interesting to note that of the seven largest States

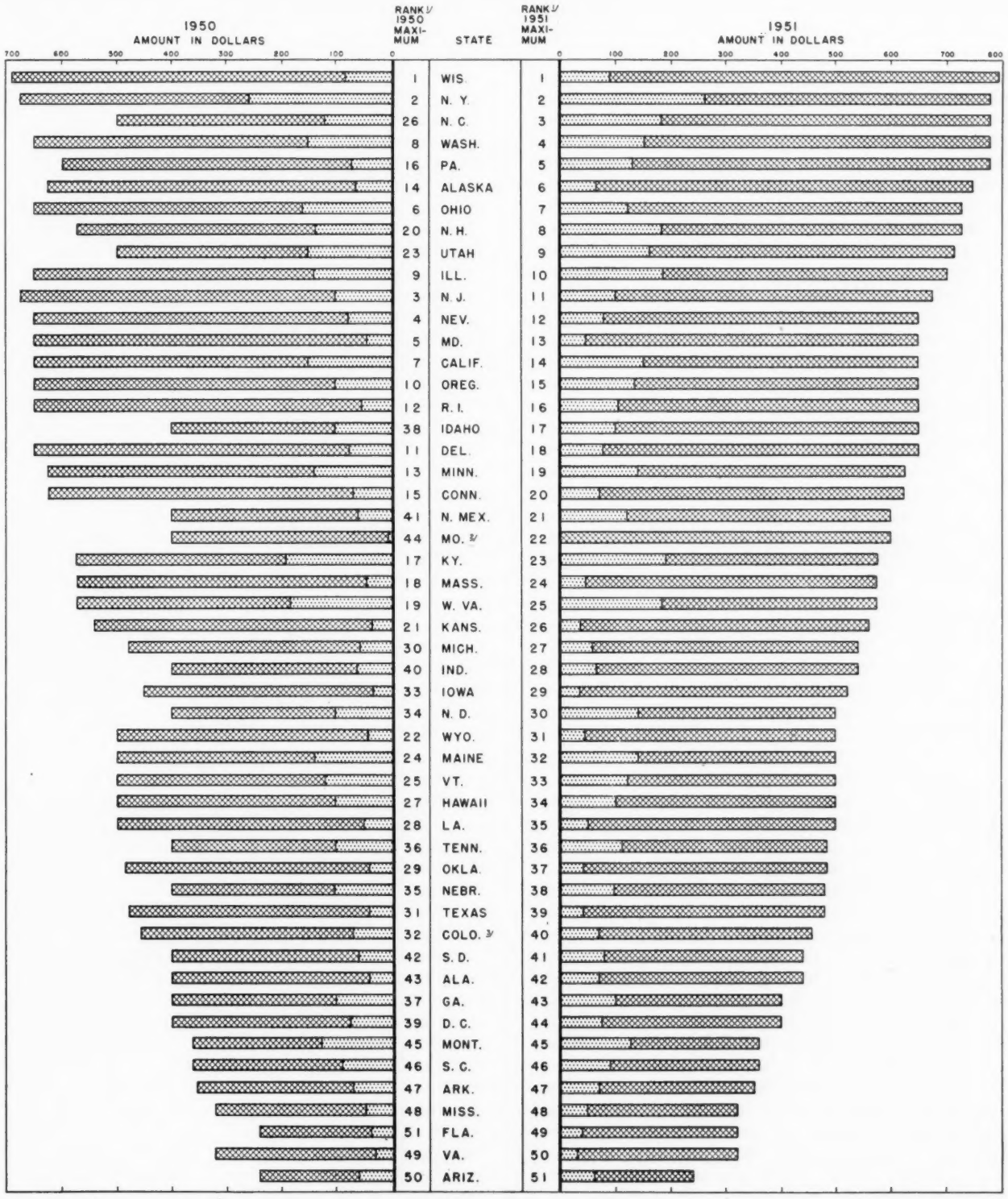
TABLE 3.—QUALIFYING WAGE REQUIREMENTS FOR BASIC MAXIMUM ANNUAL BENEFITS OF MORE THAN $700, 1951

State	Basic maximum annual benefits	Minimum high-quarter wages [1]	Minimum base-period wages	State	Basic maximum annual benefits	Minimum high-quarter wages [1]	Minimum base-period wages
Wisconsin	$795.00	($754.13)	[2] $2,204.38	Alaska	$750.00	$580.01	$2,247.01
New York	780.00	(754.00)	[3] 1,160.00–3,016.00	Ohio	728.00	671.00	1,456.00
North Carolina	780.00	(750.00)	3,000.00	New Hampshire	728.00	(550.00)	2,200.00
Washington	780.00	(625.00)	2,500.00	Utah	715.00	(575.00)	2,300.00
Pennsylvania	780.00	738.00	2,281.00	Illinois	702.00	530.01	2,175.00

[1] *Except for Utah, figures in parentheses are approximations since law specifies no high-quarter wages; they are based on one-fourth of base-period wages in States with annual-wage formulas, and 13 times average weekly wage in States with average weekly wage formulas; for Utah, figure is one-fourth of base-period wages rather than high-quarter requirement ($540) since more than 4 times high-quarter wages is required for maximum annual benefits.*
[2] *Based on 38 weeks of work with average weekly wage of more than $58.*
[3] *Average weekly wage in 20–52 weeks on which benefits are based must be $58.*

CHART 2

UNEMPLOYMENT INSURANCE STATUTORY PROVISIONS: BASIC MINIMUM AND MAXIMUM ANNUAL BENEFITS, 1950 AND 1951



1/ Ranked by maximum amount weighted by (a) dependents' allowances (see Table 1), (b) minimum amount, (c) uniform duration, and (d) qualifying wage requirements when 2 or more States have the same amount.
2/ No minimum specified.
3/ Annual benefits are increased to 26 times the adjusted weekly benefit ($234-$741) for claimants who have earned wages of at least $1,000 in each of the last 5 years and have received no benefits in that period.

(each of which has more than four percent of 1950 covered workers), five—Illinois, Michigan, New York, Ohio, and Pennsylvania—increased annual benefits by from $52 to $180. In contrast, maximum annual benefits were increased in only three—Alaska, North Dakota, and South Dakota—of the six States with the fewest covered workers.

As a result of the 1951 amendments the laws of 18 States with 58 percent of 1950 covered workers provide for basic maximum annual benefits of $650 or more as contrasted with the 1950 total of 12 States with 46 percent of covered workers. The same seven States with 5.5 percent of covered workers which were last in the 1950 array with maximum benefits of less than $400 are last in the 1951 array.

Since this discussion is solely in terms of basic maximum annual benefits, it, too, ignores the great differences in prior wages required to receive such benefits. For example, in the 10 States which allow basic maximum annual benefits of more than $700, the qualifying wage requirements range from $1,456 to $3,016 in base-period wages, as indicated in table 3.

Basic Minimum Annual Benefits

Statutory changes in 12 States increased the basic maximum potential benefits for claimants who barely qualify for benefits. In only three States—Oregon, Tennessee, and Wisconsin—were these increases made without increases in the qualifying wage requirement. The two States—New Mexico and Rhode Island—which doubled the minimum potential annual benefits and the minimum qualifying-wage requirement made the greatest changes in position in an array by basic minimum annual benefits. Ohio, by increasing the limitation of annual benefits from two-thirds to one-half of base-period wages, decreased annual benefits for claimants who barely qualify from $160 to $120.

When the 1951 amendments become fully effective, the laws of seven States [3] with 25 percent of 1950 covered workers will provide for basic minimum annual benefits of more than $150 as contrasted with four States—Kentucky, New York, Ohio, and West Virginia—with 22 percent of covered workers in 1950.

[3] *Illinois, Kentucky, New Hampshire, New York, North Carolina, Utah, and West Virginia.*

Employment Security—A Stabilizing Force

By **MAURICE J. TOBIN**

Secretary of Labor

An address delivered before the Interstate Conference of Employment Security Agencies in Miami Beach, Florida, October 29, 1951.

I HAVE always looked forward to these annual meetings of the Interstate Conference of Employment Security Agencies with a great deal of pleasure and a very keen sense of their importance.

The birthright of every American is a decent job. You who labor in the field of employment security are helping Americans to claim that birthright and to sustain themselves and their families until that claim can be honored. Nothing contributes more to the stability of our economy and the strength of our free society.

You meet today against the background of a world crisis that is virtually unparalleled in the history of this Nation. The forces of freedom and the forces of slavery face each other on the battlefields of Korea and across innumerable frontiers all over the world. Another world war could erupt at any moment.

The United States stands today as the leader of the forces of freedom. It is helping to mobilize the resistance of the free world to Communist aggression. It is helping to build the strength of the free world in the hope that strength will convince the Soviet Union to abandon its plan for world conquest.

We are mobilizing strength in the hope that strength will avoid a world war. But we mobilize it also in the knowledge that if our strength does not avoid it, our strength will help us to win it.

In the struggle to build the strength of the free world our Federal and State employment security agencies have a significant role. They must provide the manpower to staff our defense industries, the manpower that will produce the guns and the planes and the tanks that will make the free world strong.

The Nation is counting on the employment security agencies not only to deal with manpower shortages after they have developed but to prevent them by intelligent advance planning. These agencies should take pride in the fact that no major defense production program in the United States has been hampered by a lack of manpower up to this time. Certainly the

employment security agencies have helped to make that achievement possible.

I take pride with you in the fine job the local offices have done in recruiting defense manpower. The public employment service has justified the confidence which President Truman placed upon it when by Executive Order a little more than a year ago he put squarely upon the local offices the primary responsibility for meeting the manpower requirements of defense industry and essential civilian industry.

But in taking pride in a job well done during the first 16 months of defense program activity, it is of the most vital importance that you take into consideration two important things. One is that the toughest manpower programs are still ahead of us. The other is that while manpower demand has been tremendous and the total number of men and women at work this summer broke all war and peacetime records, the actual demand for workers to man defense production lines has not been so great as was first anticipated. This is due to the fact that in estimating we would need 6,200,000 men and women in defense production work during the final quarter of this year, we based our projected needs upon the assumption that defense production would advance at a more rapid rate than has actually taken place.

Reasons for the Change in Pace

There are several reasons for this change of pace. For one thing, the consumers of the country have displayed caution in buying consumer goods at high prices. There is actually less consumer buying today than there was a year ago. Some industries, like textiles and shoes, are experiencing sharp setbacks in demand, with subsequent unemployment. The automobile industry is also suffering from some slackening in demand, apart from the cutbacks in production which have been forced by shortages of materials. Consumers may later change their minds, as they have often done before, and go on a buying spree which will empty the shelves in a hurry. But as yet there are no immediate signs of such a development.

Then, further, the war production program has not yet produced the manpower demands expected of it. Last spring the Department estimated that by the middle of the last quarter of 1951 the total manpower requirements of the economy would cause a pronounced tightening of the labor market. November has come and gone, but apart from certain spectacular local and occupational manpower shortages, no over-all problem has yet arisen.

We should not be misled by this development. There have been some shifts in war production scheduling which have affected manpower demands. But the mobilization program is still in its early stages; it will grow sharply during the next year. The war production demand for manpower may have been pushed into the future for some months, but there have been no decisions to curtail or modify the program. Eventually, the manpower demand will express itself.

In the light of the somewhat slower pace of defense production, we are now engaged in reviewing our estimates of projected manpower needs and these will be forwarded to you as quickly as they are completed. Our best estimates at this time are that defense production employment is now closer to 5,000,000 than to 6,000,000. Over-all manpower demands for defense are not altered by the fact that defense manpower employment is not exactly on schedule so far as numbers are concerned. Actually it means that your staffing problems will probably be more difficult in coming months. Starting slowly, the defense production is rapdily gaining momentum and is now emerging from the tooling-up stage. Billions of dollars in defense contracts have been placed and billions more will be awarded in coming months. Defense production deliveries which were only a trickle a year ago are moving off assembly lines in constantly increasing volume. The strength of the Armed Forces has moved up from 1,400,000 last year to close to 3,500,000. The program to increase productive capacity for scarce materials, such as steel and aluminum, and for electric power have made substantial progress. Military aid is flowing in increased volume to the European nations arrayed with us against the advance of Communist aggression.

Impact Not the Same Everywhere

While every area will not feel the impact of manpower demand equally, the over-all manpower requirements at their peak will place a strain on our manpower resources. Meeting manpower requirements in a period when civilian goods production is limited only by availability of materials and demand will prove a difficult and challenging task. But the manpower job you face will be far greater in event of total mobilization. The strain on our manpower resources then would be far greater than characterized the most difficult days of World War II. It would make the manpower task of the local offices the most difficult in our history.

This defense program places a heavy responsibility upon all of us, for we must be ready and prepared to meet not only the rising demands of defense production but also the overriding challenge of all-out war. It is up to us to give you every possible aid. But upon you as State administrators rests the heavy responsibility for getting your local offices prepared and in readiness to meet any demands placed upon them. You must not let any delay in the rate at which manpower demands are increasing or any other factor prevent you from giving your local offices the guidance, the help, the leadership they require to meet the challenging demands certain to be placed upon them.

The manpower problems arising from the defense program—both the shortages and the temporary surpluses that have appeared in this transitional state—tend to dominate the employment security field at this time. But they have not changed the basic role of our employment security system in American so-

ciety. They have, on the contrary, proved once again the value of that system to our country.

Unemployment Insurance Remains a Blessing

Our Federal-State system of unemployment insurance remains a blessing to the jobless and a healthy safeguard for the whole economy. There are signs from all over the country that that system is being strengthened all the time.

In the last year almost half the States liberalized their benefit provisions in one way or another. Twenty States increased their maximum weekly benefit payments by amounts ranging from $2 to $7.50. Five States raised their basic benefits to $30 for claimants without dependents. No State has less than a $20 maximum and 18 have maximums of less than $25.

Increasing Reserves Strengthen System

Our expanding defense program has brought employment, in some industries and some sections of the country, to record levels. Unemployment in September of this year was down to 1,600,000, the lowest September figure since the end of the war. This condition has enabled the States to build up their reserve funds and helped to strengthen the financial structure of our unemployment insurance system. Our State unemployment insurance reserve funds increased by $640,000,000 during the 12-month period ending June 30, 1951. This brought the total on June 30 to $7,329,000,000.

In view of the rising unemployment funds, 15 States enacted amendments which in one way or another reduced contribution rates for employers. In some States the reserves are so high that the necessity for reducing the contribution rates is clear. In others, however, benefits ought to be increased and disqualifications ought to be made less restrictive before contributions are reduced.

Clearly, this is a time to strengthen our funds and prepare for the day when the demands on them will increase. During World War II, when unemployment was similarly low, many States lowered their contribution rates to a point that left their funds in a poor position to meet the unemployment that accompanied the inventory recession of 1948.

That mistake must not be made again. This is the time to prepare for the unemployment that may come in the future. It is more important to pay adequate rates now than to have them extraordinarily high in a period when industry needs all the relief and help it can get in the form of low rates.

I have said that our unemployment insurance system has been strengthened and improved. But we have still not reached the place where we can rest on our oars. There is still a great deal to be done.

I would like to see our system extended to cover all American workers and not just some of them. Right now a substantial number of those who earn wages and salaries cannot collect benefits if they lose their jobs.

In view of the rise in prices that has come since the Korean war, I think the need for further liberalization of benefits is clear. We must make benefits high enough for a man to buy food and fuel and pay the rent for himself and his family at 1951 prices. I am proud to have signed the legislation which gave dependents allowances to the workers of Massachusetts, when I was Governor of that State.

Our benefits, it seems to me, should reflect the earnings of those who are to receive them. The worker who earns more while he is on the job ought to be able to collect more when he is unemployed. That would involve the adjustment of maximum benefits to keep pace with the rising wage rates and the consumers price index.

One of the important aims in some of the States should be the elimination of the unjust disqualifications that prevent unemployed workers from collecting benefits. It is certainly just to disqualify a worker if he does not want a suitable job. But it seems to me extremely unfair, for example, to wipe out a man's benefit rights if he quits his job to take a better one, and then becomes unemployed.

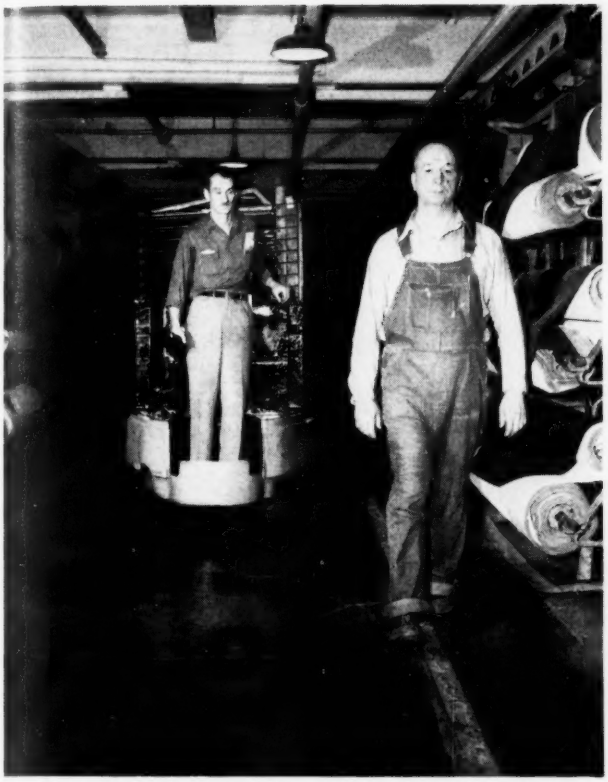
I'm not unmindful, of course, that despite the high national employment level and the low national unemployment level there are still 21 labor market areas with serious unemployment. Sixteen of these are large and five are smaller areas. Much of the current unemployment in these areas is due to long-standing economic factors that were present before the beginning of the Korean situation. Certain areas, however, have been influenced to some extent by the operation of the defense program itself.

As you know the policy of the Government is to channel the defense contracts to areas where there is a substantial surplus of labor to do the work. I want to assure you that the Labor Department is doing everything it possibly can to see that that policy is carried out. We have had frequent meetings with the procurement agencies and pointed out to them again and again the importance of manpower in the letting of contracts. I know we have helped to bring contracts to some labor surplus areas that might not otherwise receive them.

Much of the spot unemployment today is transitional. Material curtailments in some areas have been forcing reductions in civilian employment at a faster rate than defense industry has been able to put the men to work. More and more defense orders are due to arrive in these areas in the coming months. I am hopeful that many of our unemployment problems will disappear and that all our communities can share in the high employment that is being enjoyed by the Nation as a whole.

Based on 40 Years' Experience . . .

Employment of Deaf Workers



Grover Jones, right, cannot hear the horn on the big skid truck coming up behind him, but he keeps safe by walking well over at the side of the traffic lane. This is standard practice for deaf workers at Firestone. Although deaf workers have been regularly employed in the department pictured for more than 35 years, there is no record of a traffic accident involving them.

Tire builder Mair Russo, right, attended one of the most progressive schools for the deaf in the East and developed good skill in speech and speech-reading on the lips of others. He prefers to have important instructions written out, however, so he can be sure there is no misunderstanding. Supervisor D. N. Yarger obliges him by writing out the work schedule for the coming week end. For casual questions and answers, ordinary speech and lip-reading might be used. Some foremen learn the manual alphabet as a matter of personal preference, but writing remains the sound base for essential work communications.

THE Firestone Tire & Rubber Co., out of its 40 years' experience in the employment of deaf workers, has learned a great deal about this widely misunderstood group.

In response to requests from large organizations at home and abroad, Dr. B. M. Schowe, Labor-Economics Specialist of Firestone has compiled a set of "Guide Lines for the Employment of Deaf Workers." Some of the principles expressed in the guide lines doubtless are already well known. But, to repeat a statement by Boyce R. Williams, Consultant for the Deaf and the Hard of Hearing, Office of Vocational Rehabilitation, Federal Security Agency:

"It seems reasonably safe to say that the simple logic of Dr. Schowe's guide lines for the employment of deaf workers has not been governing actual referral, hiring, and orientation practices.

"Far too few of us have been aware of such important aspects in the employment of deaf persons as their versatility, the influence of noise, and the undesirability of segregation. Boiler factories, assembly line jobs, and a group of deaf workers with an interpreter are frequent first thoughts of meagerly informed personnel workers confronted with deaf applicants.

"Incidentally, everyone should learn and respect the fact that the deaf do not like the expression 'deaf and dumb' and 'deaf-mute' which are both incorrect and degrading.

"Employers will find their State divisions of vocational rehabilitation and State Employment Services ready to assist them in locating qualified deaf applicants for suitable vacancies in their business.

"Dr. Schowe's Guide Lines (see next page) are but one of many of his helpful contributions to professional understanding of the employability of this widely misunderstood group of people with a severe disability."

* * *

Guide Lines for the Employment of Deaf Workers

By B. M. SCHOWE, LHD
Labor-Economics Specialist, Firestone Tire & Rubber Company, Akron, Ohio

VOCATIONAL TRAINING: A considerable range of vocational training is featured in residential schools for the deaf in this country and can be depended upon to speed up induction and on-the-job training processes.

EDUCATION: Nearly all of the deaf have school training in speech and lip-reading. These accomplishments have only limited use in employment, however. The essential educational requirement is that the deaf have sufficient facility in language to understand simple written instructions, and enough arithmetic to make out their daily time cards. Although most of the school-trained deaf can qualify in this respect, the employer should satisfy himself on this point before hiring.

ON-THE-JOB-TRAINING: The cardinal principle is simply this: Show them how. (Don't try to TELL them how.)

SAFETY: Deaf school children learn the principles of safety which particularly apply to them as a routine matter of self-preservation for daily living. Such children are naturally more safety conscious than normal hearing children. They are already safety "motivated." All that is necessary is to SHOW them the safe practices and procedures which all workers in the plant must learn.

NOISY JOBS: Deaf workers may be good on noisy jobs AND MAY NOT. Some have residual hearing and may be uncommonly sensitive to certain kinds of noise. However, since they have no usable hearing which can be damaged by noisy surroundings, they may be used to very good advantage in cases where there is no abnormal sensitivity.

RANGE OF EMPLOYMENT: It is unfair to the individual skills and abilities of deaf people to put arbitrary limits on their field of usefulness. In general, they will do best on one-man operations at bench or machine where manual dexterity is at a premium. One simple test of their employment potential has almost universal application. Employees frequently become deafened after long service on the job, but only rarely is it necessary to remove them by reason of their deafness. The safe rule is that if a deafened employee can do the work, then a deaf youth can be taught to do it.

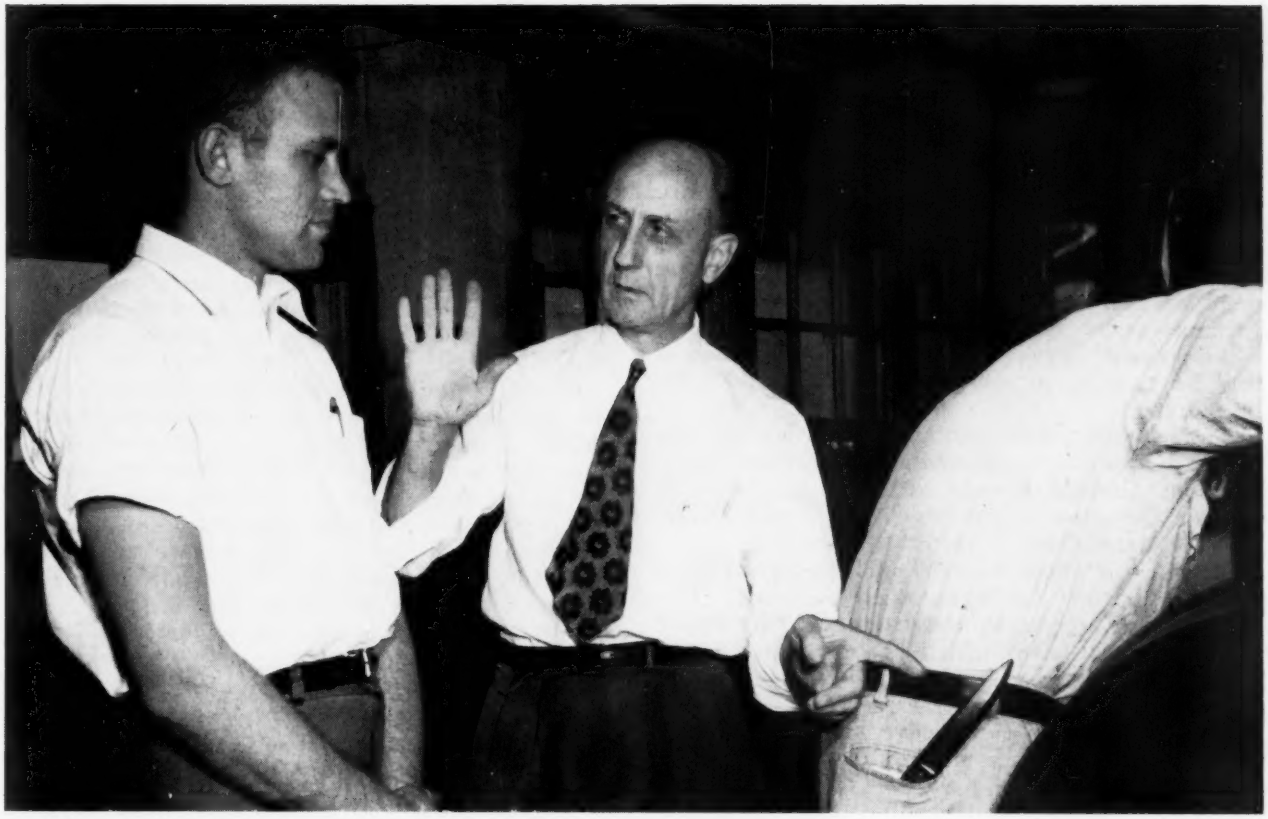
B. M. Schowe

START WITH ONE: When hiring deaf workers for the first time, it is generally advisable to start with one. Give this first man time to become acquainted and learn the routine of the shop. If more than one start together, they will naturally associate with each other rather than with hearing workers. It will take them longer to learn shop practices and procedures and there will be less incentive for them to become regular members of the shop team.

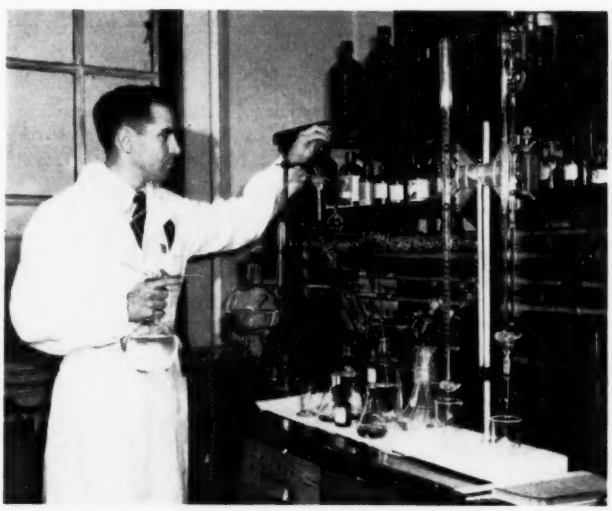
SEGREGATION: For similar reasons, segregation is not recommended. As a rule, best results are obtained when deaf workers have hearing neighbors on the job. This way the deaf workman soon gets the feeling that he really "belongs" and becomes a valued associate of all his fellow-workers.

INDUCTION: If deaf workers are a novelty in the department, it will be helpful if an experienced employee with a friendly disposition takes the deaf beginner under his wing for a few days and makes certain that he gets correct information about the whys and wherefores of shop practice. Deaf employees generally are well received by hearing associates on the job, but they may be diffident and slow to make friends unless there is an out-giving personality in the department who will show some interest in their progress.

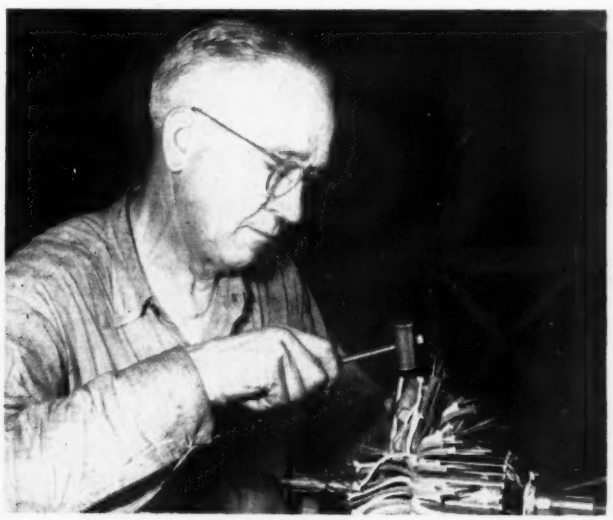
The accompanying photographs tell the story of the employment experience of a few of Firestone's deaf workers.



"Show them how." In this case, Foreman Sam Mercer is showing a deaf beginner how NOT to carry a pair of shears. Although trainee Carl Artis, left, had some previous experience as a rubber worker in the South, he had to take the full course of training in safety when he started with Firestone recently. The same "show-how" technique is effective for training on nearly any production operation. Being deaf, Carl is accustomed to "listen" with his eyes. He will not miss much.



Four deaf chemists are employed at Firestone on different types of work. They are not "segregated" in any sense of the word and each one has his own hearing associates. Jack Falcon, shown above, has been deaf from infancy. He has no memory of sound. He was graduated from Gallaudet College (for the deaf), Washington, D. C., in 1943 with a Bachelor of Science degree. Familiarity with deaf workers of this type tends to breed respect for their versatility and their adaptability.



Armature winding is not included in the long list of trades taught in the vocational training departments at the various State schools for the deaf. As a boy, at the Ohio School in Columbus, Frank Bauer received elementary training in the print, the tailor, and carpenter shops. Too young to have settled purposes in life, he shifted to armature winding after leaving school. Nevertheless, his early training served him in good stead, providing the basic skill and know-how which simplified the whole training process in his new craft.

(Continued from page 2)

past, were mainly veterans injured or disabled in Korea itself.

The new act, known as Public Law 170, Eighty-second Congress, lifts the bar by eliminating the "armed conflict" and "extrahazardous" requirements.

Under the law, training may be extended to those veterans disabled in any part of the world after June 27, 1950, who meet essentially the same requirements as their fellow-veterans of World War II: A discharge under other-than-dishonorable conditions; a compensable service-connected disability; and a need for training to overcome the handicap of the disability.

The Veterans Administration will review all previously disapproved applications for vocational training from disabled Korean veterans, to determine whether they now might be eligible under Public Law 170, dated October 11, 1951.

The veterans whose requests had been turned down need not file new applications, the VA said. The review will be automatic, and veterans eligible under the new law will be notified.

College Qualification Tests

NATIONAL HEADQUARTERS of Selective Service has announced that December 13 is the date of the next Selective Service College Qualification Test. (Applications had to be filed November 3.)

The Educational Testing Service, Princeton, N. J., processed the applications and assigned each applicant a testing center from the more than 1,000 centers throughout the United States and its Territories.

To be eligible to take the test, an applicant, on the testing date, (1) must be a Selective Service registrant who intends to request deferment as a student, (2) must be satisfactorily pursuing a full-time college course, undergraduate or graduate, leading to a degree, (3) must not previously have taken the test.

The criteria for consideration for deferment as a student at the present time is either a score of 70 on the Selective Service College Qualification Test, or class standing among the male members in the upper half of the freshman class, upper two-thirds of the sophomore class or upper three-fourths of the junior class. Seniors accepted for admission to a graduate school satisfy the criteria if they stand in the upper one-half of their class or make a score of 75 or better. Students already enrolled in graduate schools may be deferred as long as they remain in good standing. These criteria are guides for the local boards. It is not mandatory upon the boards to follow them, but any local board classification is subject to appeal.

Maj. Gen. Lewis B. Hershey, Director of Selective Service, has urged all eligible students to take the test so that they will have scores in their files when the local boards reconsider their cases to determine whether or not they meet the criteria for deferment as students.

General Hershey has emphasized many times that the present criteria are variables which may be raised or lowered to either increase or decrease the number of students in training as the national interest shall require. If the manpower situation becomes acute, it may be necessary to require a prescribed score on the test *and* class standing in the upper portion of the class.

Again: General Hershey stresses that *deferments are not exemptions*. "A deferment is a delay or postponement," he said, "and in no way cancels the duty of the registrant to meet his obligations." Under the 1951 Amendments to the Universal Military Training and Service Act, any registrant who was in a deferred classification on June 19, 1951, or who was thereafter placed in a deferred classification shall remain liable for service until he reaches the age of 35.

Selective Service could not estimate how many would apply for the December test. Approximately 340,000 students took the previous tests given last spring and summer and 63 percent made a score of 70 or better.

A score of 70 on the Selective Service test, General Hershey has pointed out, does not mean a student answered 70 questions correctly nor does it mean 70 percent. A score of 70 on the Selective Service test indicates the same level of ability as a score of 120 on the Army General Classification Test. Only 16 percent of the entire population of this country are capable of achieving such a score.

"TECHNIQUES OF COLLEGE RECRUITING"

TECHNIQUES OF COLLEGE RECRUITING, a report published September 1951 by the Bureau of National Affairs, Inc., Washington, D. C.

The report includes major findings of a survey of management practices, experience, and opinions based on responses from 160 personnel and industrial relations officials from large and small firms, plus additional material prepared by the editors. It answers such questions as: Is college recruiting worth while? What is meant by "working relationships with colleges and students" and how are these relationships established? If several college applicants each have the desired academic background, how does management go about deciding which to hire?

Staff members in State and local offices may find the points of view expressed in this publication enlightening and helpful in planning and conducting college placement activities.

U. S. GOVERNMENT PRINTING OFFICE: 1951

BOX SCORE OF MANUSCRIPTS FROM THE FIELD PUBLISHED IN THE EMPLOYMENT SECURITY REVIEW, 1946–51

	1951	1950	1949	1948	1947	1946	Total
Alabama	3	3	2	3	1	6	18
Alaska	.....	1	.....	.....	.....	.....	1
Arizona	4	6	3	2	.....	1	16
Arkansas	.....	.....	.....	3	1	1	5
California	9	9	9	6	8	17	58
Colorado	.....	1	2	3	.....	4	10
Connecticut	1	.....	1	3	2	4	11
Delaware	1	.....	.....	1	.....	1	3
District of Columbia	.....	.....	2	4	.....	4	10
Florida	4	2	5	5	2	5	23
Georgia	2	3	5	2	13	12	37
Hawaii	1	1	2	1	.....	1	6
Idaho	.....	3	1	5	2	4	15
Illinois	2	6	5	6	4	14	37
Indiana	2	.....	2	7	3	12	26
Iowa	.....	1	1	3	3	7	15
Kansas	1	3	.....	.....	3	5	12
Kentucky	1	2	.....	1	2	2	8
Louisiana	.....	3	.....	7	.....	3	13
Maine	.....	.....	2	1	3	.....	6
Maryland	1	6	.....	.....	3	1	11
Massachusetts	2	4	2	2	1	3	14
Michigan	3	7	2	5	7	9	33
Minnesota	5	6	.....	8	5	16	40
Mississippi	1	1	1	2	1	4	10
Missouri	2	1	3	.....	.....	8	14
Montana	.....	.....	.....	5	.....	2	7
Nebraska	2	1	2	3	2	.....	10
Nevada	.....	1	1	1	.....	.....	3
New Hampshire	.....	.....	.....	1	1	2	4
New Jersey	3	4	2	6	4	3	22
New Mexico	1	2	.....	2	2	1	8
New York	5	6	3	8	10	15	47
North Carolina	1	2	1	7	.....	1	12
North Dakota	1	4	1	3	.....	3	12
Ohio	5	7	5	14	9	6	46
Oklahoma	2	2	.....	5	4	5	18
Oregon	3	3	.....	3	2	4	15
Pennsylvania	4	6	8	10	5	11	44
Puerto Rico	.....	1	1	.....	.....	.....	2
Rhode Island	3	1	1	5	2	3	15
South Carolina	.....	.....	.....	1	3	12	16
South Dakota	1	.....	1	3	.....	3	8
Tennessee	1	1	6	2	2	5	17
Texas	3	6	1	10	6	6	32
Utah	2	2	.....	.....	2	1	7
Vermont	1	.....	.....	.....	2	1	4
Virginia	4	4	5	7	1	1	22
Washington	7	7	4	10	3	1	32
West Virginia	3	.....	3	4	.....	3	13
Wisconsin	4	2	3	7	2	10	28
Wyoming	.....	.....	.....	2	3	1	6
Total	101	131	98	199	129	244	902

BUREAU OF EMPLOYMENT SECURITY
AND AFFILIATED STATE EMPLOYMENT SECURITY AGENCIES

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SOCIAL SCIENCES

EMPLOYMENT SECURITY REVIEW

INDEX—1951

U. S. DEPARTMENT OF LABOR
Maurice J. Tobin, Secretary

BUREAU OF EMPLOYMENT SECURITY
Robert C. Goodwin, Director

Washington 25, D. C.

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ABBREVIATIONS USED IN INDEX

BES	Bureau of Employment Security
IAPES	International Association of Public Employment Services
ILO	International Labour Organisation
L-M	Labor-Management
LMI	Labor Market Information
NEPH	National Employ the Physically Handicapped
ODM	Office of Defense Mobilization
SES	State Employment Service
TH	Territory of Hawaii
UI	Unemployment Insurance
USES	United States Employment Service

THEME ISSUES 1951

Let's Look at the Claimant	January
Veterans	February
Farm Work is Defense Work	March
Counseling Special Applicant Groups for Defense Mobilization	April
Fact-Finding in Unemployment Insurance Benefit Claims	May
Solvency of Funds and Benefit Financing	July
Problems and Developments of Manpower Utilization	August
Mobilizing the Physically Handicapped for Defense	September
Unemployment Insurance in a Period of Full Employment	December

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(Non-Theme issues: June, October, November)

214731—52

ALPHABETICAL INDEX OF AUTHORS

	Page	Date
Abel, Saul W., *Pa*	15	Aug.
Adams, John F., *Temple University Philadelphia, Pa*	16	July
Anderson, Donald M., *Minn*	5	Jan.
Archerd, Mary Sawtell, *Nebr*	30	Sept.
Bailey, James M., *Ind*	16	Mar.
Barry, George J., *Ill*	19	Dec.
Baxter, R. F., *Oreg*	29	May
Beatty, Don, *Ohio*	34	Apr.
Bethea, John B., Jr., *Ala*	10	Apr.
Biggs, Henry E., *Va*	10	June
Blanchard, A. P., *Calif*	7	Nov.
Bond, James W., *Calif*	31	Aug.
Boult, L. F., *Okla*	6	Mar.
Boyce, John P., *Mich*	13	May
Boyle, Charles A., *Ariz*	3	June
Bride, Thomas H., Jr., *R. I*	23	July
Broberg, A. S., *Minn*	27	Aug.
Brown, Judson E., *R. I*	16	Jan.
Bruce, Randolph, *Va*	24	Sept.
Buckardt, Henry L., *Department of Defense*	17	Sept.
Burns, William J., *Calif*	18	June
Butcher, L. C., *Ga*	33	May
Camp, Pauline, *Tex*	16	Oct.
Cates, J. C., *Okla*	22	June
Cooper, Ben *N. Y*	35	Aug.
Corcoran, Richard P., *Pa*	11	Jan.
Cottrell, William A., *T. H*	11	Feb.
Cowing, Fred, *Repcal Brass Manufacturing Co., Calif*	21	Sept.
Crawford, John O., *W. Va*	12	Aug.
Crozier, Henry Benge, *Tex*	3	Jan.
Culbreath, W. E., Jr., *Fla*	16	Apr.
Cunningham, Helen S., *BES*	21	Dec.
Davenport, Carl, *Region VIII*	18	Mar.
Doar, Harriet, *N. C*	24	Apr.
Donnelly, Donald S., *Mass*	17	Nov.
Dvorak, Beatrice J., *BES*	21	Apr.
Eberling, E. J., *Tenn*	6	Dec.
Engle, Raymond J., *Mass*	20	Mar.
Faulkner, Perry, *BES*	3	Feb.
	10	Sept.
Fjetland, O. K., *Mich*	17	Aug.
Fogo, Edward T., *Ohio*	35	July
Forbes, Lindsay, *National City Bank, New York City*	10	May
Fryer, Ethel M., *W. Va*	8	Apr.
Gabele, Ralph, *Ohio*	36	May
Gagnon, Henry C., *R. I*	16	Jan.
Gaiser, Silas, *Oreg*	5	July
Garcia, Joseph R., *N. Mex*	11	Nov.
Giallela, Anthony R., *N. J*	12	Sept.
Gibbons, Joseph J., *Conn*	12	Dec.
Givens, Meredith B., *N. Y*	13	Jan.
Goodwin, Robert C., *BES & DMA*	C3	Feb.
	37	Apr.
	3	Aug.
	4	Nov.
	C3	Nov.
	3	Dec.
Graw, LaMonte, *Special Farm Labor Committee, Fla*	8	Mar.
Gray, Chester J., *Ohio*	34	Apr.
Halcrow, Douglas H., *Ariz*	4	May
Harris, J. W., *Wash*	31	Nov.
Harris, Tom, *Calif*	7	May
Harvey, Dr. Verne K., *U. S. CSC*	26	Sept.
Hayes, Meredith H., *Ohio*	15	Nov.
Hays, Max J., *Wis*	6	Apr.
Heidbrink, Letha K., *Mo*	14	Oct.
Heise, Earl A., *Ariz*	12	July
Holmberg, Lester W., *Wash*	28	Sept.
Holtan, W. E., *Minn*	41	Apr.
Hopkins, George W., *Fla*	7	June
Horne, Orville C., *Miss*	29	Nov.
Howard, V. J., *Kans*	5	Oct.
Jacobson, Myrtle E., *Okla*	6	Mar.
James, Bernice C., *Wash*	26	Aug.
Jordan, P. Anderson, Jr., *Va*	20	Jan.
Keenan, E. L., *BES*	3	Sept.
Kennedy, Edythe, *Calif*	29	June
Kerrick, Paul V., *Oreg*	29	May
Kosik, Michael J., *United Mine Workers of America, Scranton, Pa*	16	May
Larin, Don, *BES*	3	Mar.
	24	Aug.
Leitch, Dana T., *Fla*	20	Nov.
Levine, Louis, *BES*	7	Aug.
Loucraft, Irving J., *Mass*	5	Dec.
Mahaffy, Rodmond S., *Del*	27	Nov.
Main, Willett S., *Wis*	19	Aug.
Manly, Dr. Lewis F., *Tufts College, Medford, Mass*	21	July
Mann, Charles M., *Fla*	30	Mar.
Marshall, George C., *Secretary of Defense, Associate Member, President's Committee on NEPHW*	C3	Mar.
McCray, Charles H., *N. J*	19	Jan.
McCurdy, R. A., *S. Dak*	26	Oct.
McGowan, John F., *N. J*	26	May
McIntire, Ross T, *Vice Admiral (MC) USN Retired, Chairman President's Committee on NEPHW*	8	Sept.
Meigh, Charles, *BES*	21	Apr.
Merritt, Ralph G., *Vt*	23	May
Miller, Frieda S., *Women's Bureau*	C2	Apr.
Morgan, Arthur, *Calif*	24	Nov.
Morrison, Nathan, *N. Y*	9	July
Morrison, Stuart T. B., *BES*	31	June
Motley, Arthur W., *BES*	3	Apr.
	33	Sept.
Motz, Paul H., *Region VI*	29	Aug.
Mugaas, H. D., *N. Dak*	24	Oct.
Nelson, Edward S., *Wash*	9	Dec.
Neville, Sherrill W., *Utah*	26	July
Nobel, Hendrick G., *Mich*	27	Mar.
Odell, C. E., *BES*	21	Apr.
Palazola, R. L., *Ga*	29	Sept.
Pemberton, Thomas L., *Wash*	25	June
Price, Francis O., *N. C*	20	Feb.

	Page	Date
Proto, Phil, *Calif*	7	May
Quimby, J. T., *Minn*	17	Feb.
Ravin, Louis H., *BES*	31	Apr.
Reedy, Corbett, *Vocational Rehabilitation Service, Va*	24	Sept.
Reimel, James O., *Calif*	15	Dec.
Riefkin, Dorothy B., *BES*	33	Aug.
Romanelle, Ermine, *Pa*	12	June
Romero, Julian J., *N. Mex*	11	Nov.
Rose, August J., *Minn*	22	Nov.
Rothman, George, *President IAPES*	C3	Mar.
Rubenstein, Philip A., *N. Y*	28	May
St. Clair, Arthur, *Calif*	37	Aug.
Saito, Kunikichi, *Japan*	C3	May
Salyers, Robert K., *Bureau of Veterans' Reemployment Rights*	16	Sept.
Schibler, B. J., *Mo*	11	May
Schierenbeck, Herbert K., *Calif*	19	Sept.
Schowe, B. M., LHD, *Firestone Tire & Rubber Co., Akron, Ohio*	30	Dec.
Schulze, Emden C., *Ohio*	26	Jan.
Schulze, Norman E., *Wis*	23	Jan.
Selden, Bob, *Boeing Airplane Co., Seattle, Wash*	39	Sept.
Shaw, R. L., *Region IV*	15	Feb.
Silberman, Ruth, *R. I.*	39	July
Smith, Melville H., Jr., *Ketchum, MacLeod & Grove, Inc., Pittsburgh, Pa*	11	Mar.
Stafford, Richard, *Ind*	11	Apr.
Stewart, Garland, *Chesapeake & Potomac Telephone Co., Washington D. C*	7	Feb.
Strong, Esther Boorman, *Navy Dept*	12	Apr.
Talley, Emet, *Ind*	11	Apr.
Tobin, Maurice J., *Secretary of Labor*	26	Dec.
Truman, Harry S., *President*	C2	Sept.
von Pein, Mae, *N. Y*	31	Sept.
Wade, Gladys O., *Ala*	22	Oct.
Wagenet, R. G., *BES*	23	Mar.
	3	May
Wallis, Rolland S., *Pa*	16	July
Wandel, William H., *BES*	3	July
Watson, Jerry, *Nebr*	21	Oct.
Welch, Robert S., *Utah*	22	Aug.
Widman, George J., *Md*	19	Oct.
Wieland, Herbert E., *Wash*	17	May
Willoughby, Harry J., *Va*	37	July
Wilson, Charles E., *ODM*	20	Sept.
Wilson, J. D., *Oreg*	4	Mar.
Wiseman, Paul W., *Wash*	8	Jan.
Wood, Elgert, *Ala*	6	Feb.
Woodring, E. J., *Ill*	27	Oct.
Worthington, W. L., *Tex*	13	Apr.
Wyatt, Sidney L., *Ky*	32	July
Wyner, Lilian Alexander, *BES*	35	Sept.
Zenkovich, Anna, *Ariz*	9	Jan.
Zola, Emanuel, *Wis*	22	Feb.

Subject Index

AT PRESS TIME	Page	Date
Deputy Manpower Director	1	Jan.
New Vocational Rehabilitation Director	1	Jan.
Mid-century Conference on Children and Youth	1	Jan.
Prospects Bright for Engineers	2	Jan.
Present Training Programs	2	Jan.
Amendments to Law Aid Veterans	1	Feb.
Blindness No Impediment	1	Feb.
Inventory for National Defense	1	Feb.
Realignment of BES Regions	2	Feb.
National Manpower Mobilization Policy	1	Mar.
Agreements for Emergency Recruitment	22	Mar.
Puerto Rico Employment Service	22	Mar.
Training for Korean Disabled	32	Mar.
Manpower for Health Protection	32	Mar.
Skill Improvement Program	1	Apr.
Graham New Defense Manpower Administrator	1	Apr.
Job Dictionary Pattern for Japan	2	Apr.
Hiring Made Easier	2	Apr.
Shortcut to Defense Jobs for Disabled	2	Apr.
Civil Service Beckons H. S. Graduates	5	Apr.
Rehabilitation Peak	5	Apr.
Counselors Meet (Chicago Conference, Mar. 26–29)	1	May
Womanpower	1	May
Certificate of Merit (Arturo Teano) (Philippines)	2	May
Manpower—British Exhibition Theme	2	May
Danish Visitors	2	May
Eighth Anniversary of Public Law 16	40	May
Reminder—GI Bill	40	May
Government Needs Qualified People	40	May
IAPES Annual Conference	1	June
Manpower, Subject at IRRA Conference	1	June
Better Utilization of Manpower	1	June
Disability Benefits Legislation	1	June
Blindness Is No Handicap	2	June
Employment Service for Virgin Islands	2	June
Covered Employment	2	June
Gabele New IAPES President	1	July
GI Training Cut-off Date	1	July
Handicapped Over 40	1	July
French Technicians Visit U. S.	2	July
Seniors Take Aptitude Tests	2	July
Workers for Overseas Openings	2	July
Handicapped	1	Aug.
Labor-Management Committees	1	Aug.
New Farm-Labor Bill	1	Aug.
Congratulations! (50th Anniversary, N. Y. Dept. of Labor)	2	Aug.
Informational Materials NEPH Week	6	Aug.
Disabled Soldiers in Noncombatant Army Jobs	1	Sept.
Engineering Skills	1	Sept.
Counselors Train in VG Techniques	1	Sept.
Visitors Study Bureau Programs	2	Sept.
Older Disabled	2	Sept.
President's Trophy	1	Oct.
Virgin Islands Employment Service	1	Oct.
Area Labor-Management Committees	2	Oct.
Committee on Specialized Personnel	3	Oct.
Physically Impaired Get Government Jobs	3	Oct.
Machine Tool Manpower Problems	4	Oct.
New VP for NEPH Committee	4	Oct.
Self-Employed	4	Oct.
Radio and TV for Manpower Mobilization	1	Nov.
Public Relations Handbook	1	Nov.

AT PRESS TIME—Continued	Page	Date
Law Bans Fees	1	Nov.
Occupational Health Hazards	2	Nov.
Conference (Clearance operations)	2	Nov.
Assistance Load Lightens	2	Nov.
Labor Market Information	1	Dec.
Part-time Workers	1	Dec.
Women	1	Dec.
Peak in Rehabilitation	2	Dec.
Disabled Veterans	2	Dec.
College Qualifications Tests	32	Dec.
AWARDS		
Certificate of Merit (*Arturo Teano, Philippines*)	2	May
Award for Nicaraguan Trainee (*Milton Stevens Hooker*)	21	June
Putting Ideas to Work Through the Incentive Award Program, *Stuart T. B. Morrison, BES*	31	June
Award for Outstanding Program in Placing Handicapped (*W. Va. SES*)	7	Sept.
BENEFIT FINANCING		
See UNEMPLOYMENT INSURANCE		
BENEFIT POLICIES		
See UNEMPLOYMENT INSURANCE		
BUREAU OF EMPLOYMENT SECURITY		
Region IV Transferred to Richmond	1	Aug.
BES AWARD PROGRAM		
Putting Ideas to Work Through the Incentive Award Program, *Stuart T. B. Morrison, BES*	31	June
BOOK REVIEWS		
See REVIEWS		
BUREAU OF RECLAMATION		
Irrigated Land Productive	32	May
CLAIMANT STUDIES		
See UNEMPLOYMENT INSURANCE		
CLEARANCE		
See RECRUITMENT		
COLLEGE GRADUATES		
See GRADUATE PLACEMENT PROGRAMS		
CONTRACT AWARD INFORMATION		
Value of Contract Award Information	38	May
CONTRIBUTIONS		
See UNEMPLOYMENT INSURANCE		
COUNSELING		
See also YOUTH		
Theme—Counseling Special Applicant Groups for Defense Mobilization		
Counseling for Defense, *Arthur W. Motley, BES*	3	Apr.
Toward Effective Use of Manpower	4	Apr.
Challenge to Youth Counseling, *Max J. Hays, Wis*	6	Apr.
Counseling Service to High School Graduates, *Ethel M. Fryer, W. Va*	8	Apr.
Putting the Physically Handicapped to Work, *John B. Bethea, Jr., Ala*	10	Apr.

COUNSELING—Continued

	Page	Date
Community Cooperates in Rehabilitation, *Richard Stafford and Emet Talley, Ind*	11	Apr.
Employee Counseling in World War II, *Esther Boorman Strong, Navy Dept*	12	Apr.
It Can Be Done! *W. L. Worthington, Tex*	13	Apr.
Cooperative Youth Placement Program, *W. E. Culbreath, Jr., Fla*	16	Apr.
Role of Testing in Defense Mobilization, *C. E. Odell, Beatrice J. Dvorak, and Charles Meigh, BES*	21	Apr.
Student Futures, *Harriet Doar, N. C*	24	Apr.
Vocational Guidance and Placement (*Mid-Century White House Conference*)	28	Apr.
Live Longer and Like It? *Louis H. Ravin, BES*	31	Apr.
Little Rhody Lends Big Hand to School Drop-Out, *Ruth Silberman, R. I*	39	July
Teamwork for Youth Counseling, *R. A. McCurdy, S. Dak*	26	Oct.
Indian School Graduates Find Vocational Careers, *Julian J. Romero and Joseph R. Garcia, N. Mex*	11	Nov.
We Counsel High School Students, *August J. Rose, Minn*	22	Nov.

DAIRY INDUSTRY

The Dairy Industry of Southern California, *William J. Burns, Calif*	18	June

DECENTRALIZED DETERMINATIONS

See UNEMPLOYMENT INSURANCE

DEFENSE PROGRAM

See theme—Problems and Developments of Manpower Mobilization		Aug.
Line of Manpower Responsibility (ODM)	4	Aug.
Organization for Defense Mobilization (*organizational chart*)	C3	Aug.
Social Problems Arising Out of Defense, *address of Robert C. Goodwin, BES, before National Conference of Catholic Charities, Detroit, Sept. 1951*	4	Nov.
Government Asks Aid of Broadcasters, *letter of Robert C. Goodwin, BES, to President, National Association of Radio and Television Broadcasters*	C3	Nov.

DEPENDENTS' ALLOWANCES

See UNEMPLOYMENT INSURANCE

DETERMINATIONS—BENEFITS

See UNEMPLOYMENT INSURANCE

EMPLOYER RELATIONS

Employer Relations and the Field Auditor, *W. E. Holtan, Minn*	41	Apr.
Contribution Collections and Good Employer Relations, *J. C. Cates, Okla*	22	June
The Employer Relations Representative in a Mobilization Period, *Dorothy B. Riefkin, BES*	33	Aug.

EMPLOYMENT SECURITY

Employment Security—a Stabilizing Force, *Maurice J. Tobin, Sec. of Labor*	26	Dec.

EMPLOYMENT SERVICE

Includes USES

Realignment of BES Regions	2	Feb.
"How State Employment Office Can Help You" (*Prentice-Hall Labor Report*)	C3	Apr.
Functions Realigned in BES	C3	May
Well Done! *letter from Col. T. G. McFarland, U. S. Navy Base, Portsmouth, N. H., to Francis P. Tucker of NHSES*	C2	Dec.

EMPLOYMENT SERVICE—FOREIGN COUNTRIES

The National Employment Service of Ireland, *Department of Social Welfare*	15	June

FACT-FINDING

See UNEMPLOYMENT INSURANCE

FARM PLACEMENT

	Page	Date
GI Bill Farm Training	9	Feb.
Theme—Farm Work is Defense Work		
The Immediate Problem, *Don Larin, BES*	3	Mar.
Farm Labor Forces for 1951, *J. D. Wilson, Ore*	4	Mar.
Farm Labor Clearance Planning for 1951, *L. F. Boult and Myrtle E. Jacobson, Okla*	6	Mar.
The Farmer *Can* Help, *LaMonte Graw, Fla*	8	Mar.
High Level Production Guides Announced for Major Spring-Planted Crops	10	Mar.
America's Farm Forces Need Help in 1951, *Melville H. Smith, Jr., Pa*	11	Mar.
The Liaison Representative in a Local Office, *James M. Bailey, Ind*	16	Mar.
Winter Activities of Texas Farm Liaison Representatives, *Carl Davenport, Region VIII*	18	Mar.
Facts About One Farm Labor Camp	19	Mar.
"Must" Farm Labor Recruitment Methods for 1951, *Raymond J. Engle, Mass*	20	Mar.
Clearance of Agricultural Workers is Subject of New Film	21	Mar.
Manpower to Meet Farm Production Goals, *Don Larin, BES*	24	Aug.

FEDERAL EMPLOYEES CREED

Federal Employees Creed of Service	C2	Nov.

FIELD SUPERVISION

See UNEMPLOYMENT INSURANCE—FIELD SUPERVISION

FRAUD

See UNEMPLOYMENT INSURANCE

GRADUATE PLACEMENT PROGRAMS

See also, COUNSELING, YOUTH

New Fields of Service for Graduate Placement Offices, *Gladys O. Wade, Ala*	22	Oct.

GREAT LAKES SEAMEN

See PLACEMENT

HANDICAPPED

The Physically Handicapped and National Defense, *George C. Marshall, Sec. of Defense*	C3	Mar.
Putting the Physically Handicapped to Work, *John B. Bethea, Jr., Ala*	10	Apr.
Community Cooperates in Rehabilitation, *Richard Stafford and Emet Talley, Ind*	11	Apr.
It Can Be Done! *W. L. Worthington, Tex*	13	Apr.
Rehabilitation of the Physically Handicapped	C2	Aug.
Theme—Mobilizing the Physically Handicapped for Defense		
A Combined Effort, *E. L. Keenan, BES*	3	Sept.
Award for Outstanding Program	7	Sept.
America Needs All of Us! *Vice Admiral Ross T McIntire (MC), USN, Retired*	8	Sept.
Selective Placement is Still a Must, *Perry Faulkner, BES*	10	Sept.
Forty Thousand Promoters, *Anthony R. Giallela, N. J*	12	Sept.
New Developments in Veterans' Reemployment Rights, *Robert K. Salyers, Veterans' Reemployment Rights*	16	Sept.
Physically Handicapped and National Defense, *Henry L. Buckardt, Dept. of Defense*	17	Sept.
Operation Disabled, *Herbert K. Schierenbeck, Calif*	19	Sept.
Management's Handicap, *Fred Cowing, Repcal Brass Manufacturing Co*	21	Sept.
Spotlight on the Handicapped, *Corbett Reedy, and Randolph Bruce, Va*	24	Sept.
Handicapped in Government Jobs, *Dr. Verne K. Harvey, U. S. Civil Service Commission*	26	Sept.

HANDICAPPED—Continued

	Page	Date
They Stay Placed:		
New Defense Job Uses Old Skills, *Lester W. Holmberg, Wash*	28	Sept.
He Removed "Dis" From Disability, *R. L. Palazola, Ga*	29	Sept.
Success From a Wheel Chair, *Mae von Pein, N. Y*	31	Sept.
ODM Director Urges Hire the Handicapped, *Charles E. Wilson, ODM*	14	Nov.
Benefit Policies in Relation to Recruitment of Older Workers, Handicapped, and Minority Groups, *George J. Barry, Ill*	19	Dec.
Employment of Deaf Workers	29	Dec.
Guide Lines for the Employment of Deaf Workers, *B. M. Schowe, LHD, Firestone Tire and Rubber Co*	30	Dec.

HIGH SCHOOL GRADUATES

See COUNSELING; GRADUATE PLACEMENT

HOSPITAL JOBS

Guide to Hospital Jobs	6	Nov.

INTERNATIONAL ASSOCIATION OF PUBLIC EMPLOYMENT SERVICES

Assignment to Battle Stations for All of Us, *George Rothman, President, IAPES*	C3	Mar.

INDIANS

Indian School Graduates Find Vocational Careers, *Julian J. Romero and Joseph R. Garcia, N. Mex*	11	Nov.

INFORMATION, INFORMATION MEDIA

Greensboro Puts "Mike" to Work, *Francis O. Price, N. C*	20	Feb.

INTERNATIONAL LABOUR ORGANISATION

Rehabilitation of the Physically Handicapped (*ILO program*)	C2	Aug.

INTERSTATE BENEFITS

See UNEMPLOYMENT INSURANCE

INTERSTATE CONFERENCE

Improved Outlook for State Funds, *excerpts from Oct. 1950 report of Interstate Conference Committee*	30	July
Employment Security—a Stabilizing Force, *address by Maurice J. Tobin before Interstate Conference of ES Agencies in Miami Oct. 29, 1951*	26	Dec.

IRELAND

See EMPLOYMENT SERVICE—FOREIGN COUNTRIES

ITINERANT SERVICE

The Itinerant Service Program in Kentucky, *Sidney L. Wyatt, Ky*	32	July

JAPAN

Tokyo Thanks Us	C3	May

JOB DEVELOPMENT

How We Cracked a Major Market, *Edythe Kennedy, Calif*	29	June
Ohio Promotes Employment Opportunities, *Edward T. Fogo, Ohio*	35	July
Post Office Employment—During Christmas Rush, *Irving J. Loucraft, Mass*	5	Dec.

LABOR-MANAGEMENT COMMITTEES

Duties of Area Labor-Management Committees as Listed in Handbook	3	Oct.

LABOR MARKET ANALYSIS

See also LABOR MARKET INFORMATION

Industry Looks to Employment Service for New Plant Locations, *Paul H. Motz, Region VI*	29	Aug.

LABOR MARKET INFORMATION

	Page	Date
Information Please—Now! *Thomas L. Pemberton, Wash*	25	June
Community LMI Guides Plant Locations, *Pauline Camp, Tex*	16	Oct.
Service for Defense Plant Clients, *George J. Widman, Md*	19	Oct.

LABOR STANDARDS

Maintaining Labor Standards	C2	Apr.

LEGISLATION

See UNEMPLOYMENT INSURANCE

LOCAL OFFICE OPERATIONS, MANAGEMENT

Full Utilization of Staff Through Scheduling Workloads, *P. Anderson Jordan, Jr., Va*	20	Jan.
Preparation of a Small Office for Manpower Problems, *Henry E. Biggs, Va*	10	June
Information Please—Now! *Thomas L. Pemberton, Wash*	25	June
The Itinerant Service Program in Kentucky, *Sidney L. Wyatt, Ky*	32	July
Local Office Gears Operations for Defense, *A. S. Broberg, Minn*	27	Aug.
Procedural Clearance and Coordination, *A. P. Blanchard, Calif*	7	Nov.

LUMBER INDUSTRY

See UI, BENEFIT FINANCING

MANPOWER MOBILIZATION

Deputy Manpower Director	1	Jan.
Nation-wide Manpower Set-up (*L-M Committees*)	C2	Feb.
Local Interagency Manpower Committees	5	Feb.
Human Conservation for Security, *R. C. Goodwin, excerpts from address to Fifty-fifth Annual Congress of American Industry, New York City, Dec. 7, 1950*	C3	Feb.
National Manpower Mobilization Policy	1	Mar.
Toward Effective Use of Manpower	4	Apr.
Manpower Problems of the Defense Program, *Robert C. Goodwin, BES*	37	Apr.
To Get Additional Manpower	35	May
Arizona Plans for Butter *and* Guns, *Charles A. Boyle, Ariz*	3	June
Theme—Problems and Developments of Manpower Mobilization		
Defense Program Gathers Momentum, *Robert C. Goodwin, BES*	3	Aug.
Line of Manpower Responsibility (ODM)	4	Aug.
The Labor Market Reflects Economic Developments, *Louis Levine, BES*	7	Aug.
Workers to Spare, (Supply State Discusses Clearance), *John O. Crawford, W. Va*	12	Aug.
Clearance Can Be Jet Propelled! *Saul W. Abel, Pa*	15	Aug.
Labor Market Information Facilitates Plant Location, *O. K. Fjetland, Mich*	17	Aug.
Milwaukee Office Organizes for Defense, *Willett S. Main, Wis*	19	Aug.
Local Office in Defense Staffing Role, *Robert S. Welch, Utah*	22	Aug.
Manpower to Meet Farm Production Goals, *Don Larin, BES*	24	Aug.
Testing for Defense, *Bernice C. James, Wash*	26	Aug.
Local Office Gears Operations for Defense, *A. S. Broberg, Minn*	27	Aug.
Industry Looks to Employment Service for New Plant Locations, *Paul H. Motz, Region VI*	29	Aug.

MANPOWER MOBILIZATION—Continued

	Page	Date
How to Achieve Community Cooperation and Public Support in the Defense Period, *James W. Bond, Calif*	31	Aug.
The Employer Relations Representative in a Mobilization Period, *Dorothy B. Riefkin, BES*	33	Aug.
Organizational chart (ODM)	C3	Aug.

MID-CENTURY WHITE HOUSE CONFERENCE

Vocational Guidance and Placement (*Mid-Century White House Conference on Children and Youth, Dec. 3–7, 1950*)	28	Apr.

MINORITY GROUPS

Expanded Utilization of Minority Group Workers, *Chester J. Gray and Don Beatty, Ohio*	34	Apr.
Indian School Graduates Find Vocational Careers, *Julian J. Romero and Joseph R. Garcia, N. Mex*	11	Nov.
Benefit Policies in Relation to Recruitment of Older Workers, Handicapped, and Minority Groups, *George J. Barry, Ill*	19	Dec.

NICARAGUA

Award for Nicaraguan Trainee (*Milton Stevens Hooker*)	21	June

NURSES

Needed: 63,000 Nurses	11	July

OLD AGE AND SURVIVORS INSURANCE

Nearly 5 Million Self-Employed Have OASI Rights (*under new Social Security law*)	26	Nov.

OCCUPATIONAL ANALYSIS

Guide to Hospital Jobs ("Job Descriptions and Organizational Analysis for Hospitals and Related Health Services")	6	Nov.

OCCUPATIONAL SURVEY

Occupational Survey of San Jose, California, *Arthur St. Clair, Calif*	37	Aug.

OFFICE OF DEFENSE MOBILIZATION

See MANPOWER MOBILIZATION

OLDER WORKERS

Live Longer and Like It? *Louis H. Ravin, BES*	31	Apr.
Benefit Policies in Relation to Recruitment of Older Workers, Handicapped, and Minority Groups, *George J. Barry, Ill*	19	Dec.

PHILIPPINES

Certificate of Merit (*Arturo Teano, Philippines*)	2	May

PHYSICALLY HANDICAPPED

See HANDICAPPED

PLACEMENT

Record Placements	C3	Jan.
Winter Employment Program for Great Lakes Seamen, *R. L. Shaw, Region IV*	15	Feb.

PROFESSIONAL PLACEMENT

Theme—Placement of Professional Workers		
Role of the Employment Service in the Professional Placement Field, *Arthur W. Motley, BES*	33	Sept.
Shop Talk, *Lilian Alexander Wyner, BES*	35	Sept.
Professional Jobs in Far-Away Places, *Labor Clearance Branch, BES*	36	Sept.
Employment Service Helps Boeing Recruit Professional and Technical Skills, *Bob Selden, Boeing Airplane Co. Seattle, Wash.*	39	Sept.
New Fields of Service for Graduate Placement Offices, *Gladys O. Wade, Ala*	22	Oct.

PUBLIC ASSISTANCE

Five Million on Public Assistance	C3	Jan.

PUBLIC RELATIONS

See also UNEMPLOYMENT INSURANCE

How to Achieve Community Cooperation and Public Support in the Defense Period, *James W. Bond, Calif*	31	Aug.

PUERTO RICO

Puerto Rico Employment Service	22	Mar.

RADIO

See INFORMATION, INFORMATION MEDIA

RECRUITMENT

See also MANPOWER MOBILIZATION

Special Recruitment for a Military Installation, *Norman E. Schulze, Wis*	23	Jan.
Cleveland Employment Service Mobilizes Manpower, *Emden C. Schulze, Ohio*	26	Jan.
Farm Labor Clearance Planning for 1951, *L. F. Boult and Myrtle E. Jacobson, Okla.*	6	Mar.
Clearance of Agricultural Workers is Subject of New Film	21	Mar.
The "Big Top" and Top Recruitment, *George W. Hopkins, Fla*	7	June
The Dairy Industry of Southern California, *William J. Burns, Calif*	18	June
Clearance Works, *Harry J. Willoughby, Va.*	37	July
Workers to Spare, *John O. Crawford, Va.*	12	Aug.
Clearance Can Be Jet Propelled! *Saul W. Abel, Pa*	15	Aug.
Professional Jobs in Far-Away Places, *Labor Clearance Branch, BES*	36	Sept.
Developing Latent Sources of Worker Supply, *Jerry Watson, Nebr*	21	Oct.
Staffing an Arsenal, *E. J. Woodring, Ill*	27	Oct.
United States Air Force Overseas Employment, *Meredith H. Hayes, Ohio*	15	Nov.
Defense Skills Through Clearance, *Arthur Morgan, Calif.*	24	Nov.
Supply State is Clearance-Minded, *Orville C. Horne, Miss*	29	Nov.
A Look at Problems in Clearance Recruitment, *J. W. Harris, Wash*	31	Nov.

RECRUITMENT FOR SPECIAL PROJECTS

The Service Rides the Flood, *V. J. Howard, Kans*	5	Oct.
Operation at Ottawa	5	Oct.
Double Trouble in Manhattan	9	Oct.
Kansas City Streamlines Claims-Taking	11	Oct.
Homes and Jobs Disappear in Topeka	13	Oct.
Local Office Moves Fast in Flood Role, *Letha K. Heidbrink, Mo*	14	Oct.

REVIEWS

(*Books, Pamphlets, etc.*)

"They Work While You Play"	12	May
"The Structure of the Labor Markets," *Dr. Lloyd G. Reynolds, Yale University*	C3	Oct.
"Occupational Outlook Handbook," *Bureau of Labor Statistics*	C3	Oct.
"How to Conserve Stenographic and Typing Skills," *Civil Service Commission*	C3	Oct.
"Job Descriptions and Organizational Analysis for Hospitals and Related Health Services" (*BES*)	6	Nov.
"Man and His Years" (*Report of first National Conference on Aging*)	18	Dec.
"Techniques of College Recruiting" (*Bureau of National Affairs*)	32	Dec.

SELECTIVE PLACEMENT

See HANDICAPPED

SELECTIVE SERVICE

Universal Military Training and Service Act (*Amended Selective Service Act*)	C3	Sept.
Reclassification of Married Registrants	32	Nov.

STAFF TRAINING

See TRAINING

SUPERVISION

See FIELD SUPERVISION—UI

TELEVISION

See INFORMATION, INFORMATION MEDIA

TESTING

	Page	Date
Role of Testing in Defense Mobilzation, *C. E. Odell, Beatrice J. Dvorak and Charles Meigh, BES*	21	Apr.
Testing for Defense, *Bernice C. James, Wash*	26	Aug.

TRAINING—STAFF

Are We Under-Trained? *L. C. Butcher, Ga*	33	May
Florida Counselors Go to School, *Dana T. Leitch, Fla*	20	Nov.

TRAINING WITHIN INDUSTRY

TWI in Britain and India	2	Apr.

TURN-OVER

Why Workers Quit	34	July

UNEMPLOYMENT INSURANCE (UI)

Unemployment Insurance in the Defense Effort, *R. G. Wagenet, BES*	23	Mar.
Theme—Unemployment Insurance in a Period of Full Employment		
Relation of UI to a Changing Economy, *Robert C. Goodwin, BES*	3	Dec.

UI—BENEFIT FINANCING

Theme—Solvency of Funds and Benefit Financing		
Financial Experience in Unemployment Insurance During the Post-war Period, 1946-1950, *William H. Wandel, BES*	3	July
The Lumber Industry in Oregon and Its Effect Upon Unemployment Insurance Benefits Costs, *Silas Gaiser, Ore*	5	July
Benefit Experience, New York State, 1938–50, Implications for Benefit Financing, *Nathan Morrison, N. Y*	9	July
Dependents' Allowances—How Much Do They Cost in Arizona? *Earl A. Heise, Ariz*	12	July
Pennsylvania—a Keystone Economy, *John F. Adams, Temple University and Rolland S. Wallis, Pa*	16	July
Job Rotation and Its Effect on Benefit Costs, *Dr. Lewis F. Manly, Mass*	21	July
Why the Costs of Unemployment Insurance Benefits Have been Consistently High in Rhode Island, *Thomas H. Bride, Jr., R. I*	23	July
The Effect of Seasonality on the Cost of Unemployment Insurance Benefits in Utah, *Sherrill W. Neville, Utah*	26	July
Improved Outlook for State Funds	30	July
Financial Policy in a Period of Low Unemployment Insurance Disbursements, *E. J. Eberling, Tenn*	6	Dec.

UI—BENEFIT POLICIES

Interstate Benefit Training, *Emanuel Zola, Wis*	22	Feb.
Benefit Policies in Relation to Recruitment of Older Workers, Handicapped, and Minority Groups, *George J. Barry, Ill*	19	Dec.

UI—CLAIMANT STUDIES

Theme—Let's Look at the Claimant		
Getting the Claimant's Story to the Public, *Harry Benge Crozier, Tex*	3	Jan.
How and Why We Look at the Claimant Continuously, *Donald M. Anderson, Minn.*	5	Jan.
The Claimant in Shortage Areas, *Paul W. Wiseman, Wash*	8	Jan.

UI—CLAIMANT STUDIES—Continued

	Page	Date
What Happens to the Jobless When UI Benefits Expire? *Anna Zenkovich, Ariz*	9	Jan.
The Claimant and Job Offers, *Richard P. Corcoran, Pa*	11	Jan.
Who Are the Insured Unemployed? *Meredith B. Givens, N. Y*	13	Jan.
Studies of Claimants and Exhaustions in UI Planning, *Judson E. Brown and Henry C. Gagnon, R. I*	16	Jan.
Let's Play Turnabout, *Charles H. McCray, N. J*	19	Jan.
Reappraising Claimants' Skills and Channeling Them to Essential Jobs, *Edward S. Nelson, Wash*	9	Dec.
Efficient Low-Cost Service to Claimants and Employers, *Joseph J. Gibbons, Conn*	12	Dec.

UI—CONTRIBUTIONS

Specialization in Delinquency and Collection, *Charles M. Mann, Fla*	30	Mar.
Contribution Collections and Good Employer Relations, *J. C. Cates, Okla*	22	June

UI—DECENTRALIZED DETERMINATIONS

Decentralization of Benefit Claims Operations, *Hendrick G. Nobel, Mich*	27	Mar.

UI—DEPENDENTS' ALLOWANCES

Dependents' Allowances—How Much Do They Cost in Arizona? *Earl A. Heise, Ariz*	12	July

UI—DETERMINATIONS—BENEFITS

Files Controls in the Determination Process, *Ermine Romanelle, Pa*	12	June

UI—FACT-FINDING

Theme—Fact-Finding in Unemployment Insurance Benefit Claims		
The Challenge, *R. G. Wagenet, BES*	3	May
The Errors You Find, *Douglas H. Halcrow, Ariz*	4	May
What's a Rebuttal? *Phil Proto and Tom Harris, Calif*	7	May
The Employer and Fact-Finding, An Employer Says . . ., *Lindsay Forbes, National City Bank, New York City*	10	May
The Employer and Fact-Finding, A Claims Deputy Says . . ., *B. J. Schibler, Mo*	11	May
Let's Look at the Record, *John P. Boyce, Mich*	13	May
The Claimant and Fact-Finding, A Claimant Says . . ., *Michael J. Kosik, United Mine Workers of America, Scranton, Pa*	16	May
The Claimant and Fact-Finding, A Claims Deputy Says . . ., *Herbert E. Wieland, Wash*	17	May
Fact-Finding in the Small Office, *Ralph G. Merritt, Vt*	23	May
The Claims Examiner's Tools, *John F. McGowan, N. J*	26	May
The Supervisor Takes a Hand in Fact-Finding, in a Larger State, *Philip A. Rubenstein, N. Y*	28	May
The Supervisor Takes a Hand in Fact-Finding, in a Smaller State, *R. F. Baxter and Paul V. Kerrick, Ore*	29	May
Are We Under-Trained? *L. C. Butcher, Ga*	33	May
Employment Service Share in Fact-Finding, *Ralph Gabele, Ohio*	36	May

UI—FIELD SUPERVISION—UI

Employer Relations and the Field Auditor, *W. E. Holton, Minn*	41	Apr.
The Role of the UI Field Supervisor, *Ben Cooper, N. Y*	35	Aug.

UI—FRAUD

	Page	Date
Keeping Up Our Guard Against Fraud, *James O. Reimel, Calif*	15	Dec.

UI—LEGISLATION

Effect of 1951 Amendments on Benefit Rights of Workers, *Helen S. Cunningham, BES*	21	Dec.

UI—PUBLIC RELATIONS

Getting the Claimant's Story to the Public, *Harry Benge Crozier, Tex*	3	Jan.
Visual Aids for Publicity, *J. T. Quimby, Minn*	17	Feb.

VETERANS

Theme—Veterans		
A Great Source of Manpower, *Perry Faulkner, BES*	3	Feb.
Let's Recognize Our Employers, *Elgert Wood, Ala*	6	Feb.
Veterans in The Chesapeake & Potomac Telephone Co., *Garland Stewart, C & P Telephone Co., Washington, D. C*	7	Feb.
GI Bill Farm Training	9	Feb.
National Citation for Outstanding Service (DAV award)	10	Feb.
The Veteran in Hawaii, *William A. Cottrell, T. H*	11	Feb.
Display Panel for Veterans	14	Feb.
New Developments in Veterans' Reemployment Rights, *Robert K. Salyers, Bureau of Veterans' Reemployment Rights*	16	Sept.

VETERANS' REEMPLOYMENT RIGHTS

New Developments in Veterans' Reemployment Rights, *Robert K. Salyers, Bureau of Veterans' Reemployment Rights*	16	Sept.

VIRGIN ISLANDS

Virgin Islands Employment Service	1	Oct.

WOMEN

Women for Defense (*Civil Service Commission*)	C2	July
Developing Latent Sources of Worker Supply, *Jerry Watson, Nebr*	21	Oct.

YOUTH

See also COUNSELING; GRADUATE PLACEMENT		
Challenge to Youth Counseling, *Max J. Hays, Wis*	6	Apr.
Counseling Service to High School Graduates *Ethel M. Fryer, W. Va*	8	Apr.
Cooperative Youth Placement Program, *W. E. Culbreath, Jr. Fla*	16	Apr.
Student Futures, *Harriet Doar, N. C*	24	Apr.
Vocational Guidance and Placement (*Mid-Century White House Conference*)	28	Apr.
Little Rhody Lends Big Hand to School Dropout, *Ruth Silberman, R. I*	39	July
School-Work Programs Meet Community Needs, *H. D. Mugaas, N. Dak*	24	Oct.
Teamwork for Youth Counseling, *R. A. McCurdy, S. Dak*	26	Oct.
Indian School Graduates Find Vocational Careers, *Julian J. Romero and Joseph R. Garcia, N. Mex*	11	Nov.
School Program in Massachusetts, *Donald S. Donnelly, Mass*	17	Nov.
We Counsel High School Students, *August J. Rose, Minn*	22	Nov.
"Careers Calling," (radio) *Rodmond S. Mahaffy, Del*	27	Nov.

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